



East Cambridgeshire District Council

Meeting: Finance & Assets Committee

Time: 4:30pm

Date: Thursday 25 September 2025

Venue: Council Chamber, The Grange, Nutholt Lane, Ely, CB7 4EE

Enquiries regarding this agenda: Jane Webb – Democratic Services & Elections Manager

Telephone: (01353) 665555 Email: Jane.webb@eastcambs.gov.uk

Committee membership

Quorum: 5 members

Conservative members

Cllr Anna Bailey
Cllr Ian Bovingdon (Vice-Chair)
Cllr Mark Goldsack
Cllr Bill Hunt
Cllr David Miller
Cllr Alan Sharp (Chair)

Conservative substitutes

Cllr Lavinia Edwards
Cllr Martin Goodearl
Cllr Julia Huffer

Liberal Democrat & Independent members

Cllr Chika Akinwale
Cllr Lee Denney
Cllr John Trapp
Cllr Mary Wade
Cllr Alison Whelan (Lead Member)
Cllr Christine Whelan

Liberal Democrat & Independent substitutes

Cllr Charlotte Cane
Cllr Christine Colbert
Cllr Kathrin Holtzmann

Lead Officer: Sally Bonnett, Director, Community

Agenda

- 1. Public question time** [oral]
The meeting will commence with up to 15 minutes of public question time.
- 2. Apologies and substitutions** [oral]
- 3. Declarations of interests** [oral]
To receive declarations of interests from Members for any items on the agenda in accordance with the Members Code of Conduct.

4. Minutes	Page 1
To confirm as a correct record the minutes of the meeting of the Finance & Assets Committee held on 26 June 2025	
5. Chair's Announcements	[oral]
6. Gender Pay Report	Page 9
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10. East Cambs Trading Company Financial Statement 2024/25 and Annual Governance Statement	Page 43
11. Appointment of Trustee to East Cambs Community Land Trust	Page 95
12. Affordable Housing Grant to East Cambs Trading Company	Page 99
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14. Finance Monitoring	Page 109
15. East Cambridgeshire Local Council Tax Reduction Scheme	Page 131
16. Outside Bodies Update - A10 Ely to A14 Improvements Scheme	Page 135
17. Forward Agenda Plan	Page 137
18. Exclusion of the public including representatives of the press	That the press and public be excluded during the consideration of the remaining items because it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that if members of the public were present during the items there would be disclosure to them of exempt information of Categories 1 and 3 of Part I Schedule 12A to the Local Government Act 1972 (as amended).
19. EXEMPT – ECTC Management Accounts	Page 139
20. EXEMPT – Write-Off of Unrecoverable Debt (if any)	Page 153
21. EXEMPT Minutes – 26 June 2025	Page 155
To confirm as a correct record the Exempt Minutes of the meeting of the Finance & Assets Committee held on 26 June 2025	

Notes

1. Members of the public are welcome to attend this meeting. If you are visiting The Grange during normal working hours you should report to the main reception desk. If you come to an evening meeting please enter via the door in the glass atrium at the back of the building.

Admittance is on a “first come, first served” basis and public access will be from 30 minutes before the start time of the meeting. Due to room capacity restrictions, members of the public are asked, where possible, to notify Democratic Services (democratic.services@eastcambs.gov.uk or 01353 665555) of their intention to attend a meeting.

The livestream of this meeting will be available on [the committee meeting's webpage](#) ([Finance and Assets Committee 25 September 2025| East Cambridgeshire District Council](#)). Please be aware that all attendees, including those in the public gallery, will be visible on the livestream.

2. Public Questions/Statements are welcomed on any topic related to the Committee's functions as long as there is no suspicion that it is improper (for example, offensive, slanderous or might lead to disclosures of Exempt or Confidential information). Up to 15 minutes is allocated for this at the start of the meeting.

[Further details about the Public Question Time scheme](#)

(www.eastcambs.gov.uk/committees/public-question-time-scheme).

3. The Council has adopted a ‘Purge on Plastics’ strategy and is working towards the removal of all consumer single-use plastics in our workplace. Therefore, we do not provide disposable cups in our building or at our meetings and would ask members of the public to bring their own drink to the meeting if required.
4. Fire instructions for meetings:

- if the fire alarm sounds, please make your way out of the building by the nearest available exit, which is usually the back staircase or the fire escape in the Chamber and do not attempt to use the lifts
- the fire assembly point is in the front staff car park by the exit barrier
- the building has an auto-call system to the fire services so there is no need for anyone to call the fire services

The Committee Officer will sweep the area to ensure that everyone is out.

5. Reports are attached for each agenda item unless marked “oral”.
6. If required, all items on the agenda can be provided in different formats (such as large type, Braille or audio tape, or translated into other languages), on request, by calling main reception on (01353) 665555 or e-mail: translate@eastcambs.gov.uk
7. If the Committee wishes to exclude the public and press from the meeting, a resolution in the following terms will need to be passed:

“That the press and public be excluded during the consideration of the remaining item no(s). X because it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that if members of the public were present during the item(s)

there would be disclosure to them of exempt information of Category X of Part I Schedule 12A to the Local Government Act 1972 (as amended)."



East Cambridgeshire District Council

Minutes of a Meeting of the Finance & Assets Committee

Held at The Grange, Nutholt Lane, Ely, CB7 4EE at 4:30pm on
Thursday 26 June 2025

Present:

Cllr Chika Akinwale
Cllr Anna Bailey
Cllr Ian Bovingdon (Vice-Chair)
Cllr Christine Colbert
Cllr Lee Denney
Cllr Mark Goldsack
Cllr Bill Hunt
Cllr David Miller
Cllr Alan Sharp (Chair)
Cllr John Trapp
Cllr Alison Whelan
Cllr Christine Whelan

Officers:

Sally Bonnett – Director Community
Jane Webb – Democratic Services and Elections Manager
Spencer Clark – Open Spaces & Facilities Manager
Nicole Pema – HR Manager
Jude Anthony – Principal Accountant
Nigel Ankers – ECTC Finance Manager
Lucy Flintham – Community Infrastructure Manager
Kieran Carr – Economic Development Manager
Richard Kay – Climate Change & Natural Environment Manager

1. Public Questions

The Democratic Services and Elections Manager confirmed that one public question had been received before the meeting. The question was from Amanda Halls of Eco Ely, who was not present; therefore, it was read out on her behalf.

“My question is, what is the plan for reducing or eliminating herbicides and pesticides in the ECDC jurisdiction? Are there areas where unwanted growth can be handled, pulled by park employees or volunteers? Apart from the Ely parks, what other areas does the Open Spaces Team manage?”

The Chair responded, “The Council is already committed to reducing its use of herbicides/pesticides, and they are used as little as possible in the open spaces

that the Council maintains. A list of open spaces and play areas that the Council owns and maintains was presented at the March meeting of this committee, and we can forward that to you.”

2. Apologies and substitutions

Apologies were received from Cllr Mary Wade. Cllr Christine Colbert attended as a substitute.

3. Declarations of interest

No Declarations of Interests were received.

4. Minutes

The Committee received the Minutes of the meeting held on 27 March 2025, subject to a correction to the spelling of Cllr Christine Whelan's name under minute 83.

Members unanimously resolved:

That the Minutes of the Finance & Assets Committee meeting held on 27 March 2025 be confirmed as a correct record and be signed by the Chair.

5. Chair's Announcements

The Chair welcomed Cllr Denney to his first Finance & Assets Meeting.

The Chair announced that the Council had launched a consultation seeking the views of residents, businesses, and other stakeholders on the future of local government, following the government's announcement that the current district, county, and city councils would be replaced with single-tier councils. More information and a link to the surveys were available on the Have Your Say on the Future of Local Councils webpage of the ECDC website. The survey closes at midnight on July 20, 2025. The Chair encouraged members of the public to complete the survey.

6. Climate and Nature Monitoring Report and Action Plan 2025

The Committee received a report (AA19, previously circulated) that provided an update on the Council's climate and nature activities over the past 12 months.

The Climate Change and Natural Environment Manager presented the report, and Members provided feedback and asked questions.

In respect to the proposed Eco-Flex declaration fee, the Climate Change and Natural Environment Manager assured Members that the £100 cost would not be passed on to homeowners, because homeowners could access a grant covering 100% of their funding. In respect of our carbon footprint calculations, he noted that East Cambridgeshire District Council (ECDC) calculated

emissions differently from some other councils by following internationally agreed-upon methods. While ECDC used a renewable energy tariff, its emissions were based on the national grid's electricity conversion rate, resulting in a carbon footprint tied to its electricity consumption (the location-based method). Other councils claim to be 100% emission-free for electricity when using a renewable energy tariff (market-based method).

The recommendations in the report were proposed by Cllr Sharp and seconded by Cllr Bailey.

Members congratulated staff on the successful implementation of HVO refuse vehicles and solar panels at The Hive Centre. They thanked the Climate Change and Natural Environment Manager for the transparent report, agreeing that East Cambridgeshire was "punching above its weight."

Members resolved unanimously that:

- the Climate and Nature Action Plan and Monitoring Report 2025 be NOTED.
- the Climate and Nature Top 20 Actions for 2025/26 be APPROVED.
- a fee of £100 for each Eco Flex 4 or Great British Insulation Scheme Flex declaration provided by this council to appropriate retrofit contractors be APPROVED.

7. Finance Report

The Committee received a report (AA20, previously circulated) containing budget information for services under the Finance and Assets Committee, as well as for the Council as a whole, as part of its corporate remit.

The recommendations in the report were proposed by Cllr Sharp and seconded by Cllr Bovingdon.

The Leader noted that the Council has frozen its Council tax for 12 years and had no external borrowing. However, a Local Government Review would shift funds to the northern part of the county, disadvantaging councils like East Cambridgeshire District Council (ECDC). With funding focusing on deprived areas, ECDC's future was uncertain. She urged Members to maintain efficiency to ensure a strong council that benefited residents.

Members recognised that while a budget surplus was beneficial, effective budgeting was essential. They noted that deprivation takes many forms, and it was disappointing that funds were not redirected to the areas most affected in ECDC.

Members unanimously resolved to **NOTE**:

- This Committee has a year-end underspend of £1,604,245 when compared to its approved revenue budget of £7,016,768.
- The Council has a year-end underspend of £2,621,278 when compared to its approved budget of £18,840,342.

- that the overall position for the Council on Capital is an outturn of £3,653,638, which is an underspend of £4,098,479.
- AGREED to carry forward funding in relation to capital underspends related to slippage, where the funding will be required in 2025/26.

8. Treasury Operations Annual Performance Review

The Committee considered a report (AA21 as previously circulated) that provided Members with the Council's treasury operations during the 2024/25 financial year. The report reviewed Treasury Management activity during the financial year 2024/25 and reported on the prudential indicators as required by CIPFA's Treasury Management guidelines.

The Principal Accountant presented the report and explained that there were currently no proper measures in place to assess the impact of investments and their carbon footprints, but this would be addressed in the future.

The recommendations in the report were proposed by Cllr Sharp and seconded by Cllr Bovingdon.

Members unanimously **RECOMMENDED TO FULL COUNCIL:**

That they approve this report detailing the Council's treasury operations during 2024/25, including the prudential and treasury indicators, as set out in the Annual Treasury Management Review at Appendix 1 to the report.

9. Assets in Ely

The Committee considered a report (AA22 as previously circulated), which provided Members with an update on Council-owned assets.

The Open Spaces & Facilities Manager presented the report, and Members provided feedback and asked questions.

The Open Spaces & Facilities Manager confirmed that the audit of ECDC's play equipment had begun. He emphasised that inclusiveness included not just play equipment but also featured sensory gardens. He also noted a strong interest from Parish Councils.

Parish Councils have access to their own CIL funding, precepts, and fundraising to deliver improvements. The Council expected matched funding and could assist in finding additional funding sources.

The Open Spaces & Facilities Manager announced that the recycling area at the Forehill car park would be converted into a cycle and motorcycle parking area. He confirmed that all parking ticket machines accepted cash and noted that potholes in the Newnham Street car park had been temporarily repaired, with further repairs planned shortly.

Members thanked the Open Spaces & Facilities Manager for the works at 70 Market Street, and regarding upgrades to public toilets, requested that these are accessible for all.

Members unanimously resolved to note:

- The update on Council-owned assets and
- The expenditure tracking sheet in Appendix 1 to the report

10. UK Shared Prosperity and Rural England Prosperity Business Grant Funds

The Committee considered a report (AA23 as previously circulated) to approve the Council's proposed UK Shared Prosperity and Rural England Prosperity Business Grant Funds.

The Economic Development Manager outlined the two-stage funding application process. Verification documents were required to confirm job creation and apprenticeships, which may also include site visits. Companies House records, social media, and financial accounts were also reviewed. Later, quotes and invoices were requested, and funding was only awarded after the project was completed. Members asked to be included in the email to potential businesses regarding available financing, along with the Parish Councils, for broader outreach.

The recommendations in the report were proposed by Cllr Sharp and seconded by Cllr Bovingdon.

Members unanimously resolved that:

1. The proposed grant funding arrangements for the two Funds, as detailed in the report be APPROVED.
2. The Business Growth Fund will open on 7 July 2025 and close no later than 23:59 on 5 September 2025, with all projects to be completed by 31 March 2026.
3. The Rural England Prosperity Business grant fund will open early autumn 2025 and be completed by 31st March 2026.
4. If the fund is fully utilised before the close date, the Council reserves the right to close the fund to pending or new applications.

11. Cambridgeshire and Peterborough Combined Authority Active Travel Grant

The Committee considered a report (AA24 as previously circulated) to agree the funding and delivery arrangements for the 'Sustrans Study East Cambs Routes' projects.

The Community Infrastructure Manager presented the report and confirmed the routes that are being advanced were:

- Ely – Soham – which has strong local support, particularly Ely to Stuntney, and would link to the Soham – Wicken cycleway which is being delivered by Soham Town Council

- Burwell – Fordham & wider links – Both parish councils keen to progress and would link into the Swaffhams Greenway

The Chair clarified that the Bus Cycle Walk Working Party had identified several routes, which would be presented to funders to narrow down and potentially implement.

The recommendations in the report were proposed by Cllr Hunt and seconded by Cllr Bovingdon.

Members unanimously resolved that:

- The Council accepts £400,000 of funding from Cambridgeshire and Peterborough Combined Authority to deliver the 'Sustrans Study East Cambs routes' project.
- The Director Community be instructed to enter into a Grant Funding Agreement with Cambridgeshire and Peterborough Combined Authority.
- Cambridgeshire County Council be appointed as the delivery agent for the project.

12. Housing Strategy

The Committee considered a report (AA25 as previously circulated) to consider the Housing Strategy. The Director Community presented the report.

Members enquired whether the Council could promote more affordable shared ownership properties, given the rising demand. The Director Community explained that this could be addressed through Planning and Section 106 agreements, as well as collaboration with Parish Councils.

The recommendations in the report were proposed by Cllr Bailey and seconded by Cllr Bovingdon.

The Leader recognised the document as well-structured, highlighting ECDC's accomplishments in providing affordable housing for local residents, eliminating the use of bed and breakfasts for families since 2012, and achieving Domestic Abuse Housing Alliance (DAHA) accreditation.

Members praised the Officers for the report, but some disagreed with its classification as a strategy and would not support it. While affordable housing was subjective, there was consensus that there were not enough shared ownership properties, and those available could be unaffordable.

The Leader mentioned that the average price of a house in the area was £389,000. However, East Cambridgeshire District Council (ECDC) provided affordable housing through various means, by offering affordable rental and shared ownership options that were below 60% of market rent prices, as well as homes priced at £100,000, all delivered at no cost to the taxpayer.

Members resolved to APPROVE the Housing Strategy.

13. Annual Report of Representatives on Outside Bodies

The Committee received a report (AA26 as previously circulated) to consider the annual reports on outside bodies from the representatives.

The Democratic Services and Elections Manager presented the report and explained that Councillor Alison Whelan was inadvertently omitted from the distribution list for updates. Consequently, her report was submitted after the papers were published.

Members resolved to **NOTE** the 2024-25 annual reports from the Council representatives on Outside Bodies within the remit of the Finance & Assets Committee

14. Forward Plan

The Committee considered its Forward Plan.

Members unanimously resolved to note the forward agenda plan.

15. Exclusion of Press and Public

It was resolved unanimously:

That the press and public be excluded during the consideration of the following item because it was likely, in the view of the nature of the business to be transacted or the nature of the proceedings, that if members of the public were present during the items there would be disclosure to them of exempt information of Category 3 of Part I Schedule 12A to the Local Government Act 1972 (as amended).

16. ECTC Management Accounts

The ECTC Finance Manager presented the ECTC Management Accounts for the twelve months to 31 March 2025.

The ECTC Finance Manager presented the report.

It was resolved that the contents of the report be noted.

17. Appointments, Transfers & Resignations

The committee reviewed a report on staff appointments, transfers, resignations between 1 January 2025 and 31 May 2025, and a summary of the Exit Survey responses.

The HR Manager presented the report to the Members.

It was unanimously resolved to **NOTE** the information in the report.

18. EXEMPT Minutes – 27 March 2025

The Committee received the Exempt Minutes from the meeting of the Finance & Assets Committee held on 27 March 2025.

It was resolved unanimously:

That the Exempt Minutes of the meeting held on 27 March 2025 be confirmed as a correct record and signed by the Chair.

The meeting concluded at 7:02pm

Chair.....

Date.....

TITLE: GENDER PAY REPORTING 2024/25

Committee: Finance and Assets Committee

Date: 25 September 2025

Author: HR Manager

Report number: AA62

Contact officer: Nicole Pema, HR Manager nicole.pema@eastcambs.gov.uk
01353 616325 Room 118, The Grange, Ely

1.0 Issue

- 1.1 To provide the Committee with some measurable data on gender pay at the Council.

2.0 Recommendations

- 2.1 It is recommended that the Committee notes the content of the information report.

3.0 Background/Options

- 3.1 The gender pay gap is the difference in the average hourly wage of all men and women across a workforce. If women do more of the less well-paid jobs within an organisation than men, the gender pay gap is usually bigger.
- 3.2 Gender pay reporting legislation requires employers with 250 or more employees to publish statutory calculations every year showing how large the pay gap is between their male and female employees.
- 3.3 As the Council has fewer than 250 employees, we are not required to comply with the regulations but Council Members have requested some measurable data to be provided on gender pay, including – (1) mean gender pay gap in hourly pay; (2) median gender pay gap in hourly pay; and (3) proportion of males and females in each pay quartile. Calculations are based only on employees on the Council's establishment.
- 3.4 The gender pay gap shows the difference between the average (mean or median) earnings of men and women. Mean is the difference between the average of men's and women's pay. Median is the difference between the midpoints in the ranges of men's and women's pay.

4.0 Arguments/Conclusions

- 4.1 As at 31 March 2025, the women's mean hourly rate was £19.23 per hour, 12.5% lower than the male's mean hourly rate of £21.97 per hour. In other words when comparing mean hourly rates, women earn £0.88 for every £1 that men earn.
- 4.2 As at 31 March 2025, the women's median hourly rate was £17.29 per hour, 17.6% lower than the male's median hourly rate of £20.98 per hour. In other words when comparing median hourly rates, women earn £0.82 for every £1 that men earn.

- 4.3 In order to calculate the proportion of males and females in each pay quartile, employees were ranked from highest to lowest paid and divided into 4 equal parts (quartiles) – Upper Quartile; Upper Middle Quartile; Lower Middle Quartile; and Lower Quartile. Table 1 sets out the percentage of men and women in each of the quartiles.

Table 1: % of Males and Females in each Quartile as at 31/03/2025

Quartile	Males (%)	Females (%)	Salary banding
Upper	23 (50%)	23 (50%)	£42,708 - £147,852
Upper Middle	14 (30%)	33 (70%)	£34,314 - £42,708
Lower Middle	9 (19%)	38 (81%)	£30,060 - £34,314
Lower	13 (28%)	34 (72%)	£23,656 - £30,060

- 4.4 As at 31 March 2025, there were 187 employees on the council's establishment, comprising of 128 females and 59 males.
- 4.5 In the last 3 years, the Council's gender pay gap has changed as follows:

Year	Mean	Median
2022/23	10.1%	10.6%
2023/24	9%	10.3%
2024/25	12.5%	17.6%

- 4.6 Some conclusions that can be drawn from the evidence above are:
- The council has a high proportion of female employees across the whole organisation - 68% of the total workforce.
 - Females are well represented across each of the quartiles, but the lowest representation is in the upper quartile where it is 50% females and 50% males.
 - Males are most highly represented in the upper quartile.
 - The Council's Corporate Management Team comprises of one male Chief Executive, one male Director and four female Directors.
 - During 2024/25 there have been:
 - a) 8 female leavers and 2 female starters in the upper quartile;
 - b) 1 male leaver and 4 male starters in the upper quartile.
 - The council has a very high number of female employees in the lower quartile (72%) and the lower middle quartile (81%). These two lower quartiles include cleaners and administrative staff which often attracts females with caring responsibilities and if women do more of the less well-paid jobs in an organisation than men, the gender pay gap is usually bigger.
 - In a smaller organisation, the inclusion or exclusion of even a single person can significantly alter the calculated gender pay gap, making it appear potentially misleading. One salary point lower reduces the median by 2%. A single appointment or promotion of a high-earning male employee, or departure of a high earning female employee, can disproportionately impact the figures.
- 4.7 The Council will continue to build on actions aimed at reducing the gender pay gap, including:

- Improving transparency and making salary ranges clear in job postings and during the recruitment process.
- Encouraging applications by reaching out to a wider talent pool, particularly for traditionally male- or female-dominated roles.
- Ensuring shortlists for recruitment and promotion opportunities include women.
- Using skills-based assessment tasks in recruitment to assess a candidate's suitability for the role and to ensure fairness.
- Using structured interviews for recruitment and promotions to prevent unfair bias from influencing decisions.
- Encouraging women to negotiate their salaries by showing salary ranges when recruiting.
- Offering a range of flexible working arrangements, such as remote work, part-time, and compressed hours and ensuring it is available and encouraged in all roles, including senior positions.
- Offering shared parental leave to actively promote and support men taking parental leave to normalise shared childcare responsibilities.
- Offering financial assistance towards childcare costs attracts female employees.
- Investing in training and development opportunities to all employees, regardless of gender, particularly in areas where women may be underrepresented.
- Helping women progress in their careers through a clear conversation approach towards performance management, which encourages line managers to have an open ongoing dialogue with staff on career development and progression.
- Developing a transparent pay structure and ensuring pay is equitable and consistent across roles and departments.

4.8 Tables 2, 3 and 4 provide a comparison of the Council's gender pay gap against other local authorities for the last 3 years.

Table 2: Gender Pay Gap Comparison data 2022/23

Employer	Employer Size	Difference in hourly rate		Proportion of women in each pay quartile			
		Mean	Median	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Upper Quartile
East Cambridgeshire District Council	Less than 250	10.1%	10.6%	79%	69%	73%	56%
South Cambridgeshire District Council	500-999	- 10.5%	-17.7%	27%	54%	61%	57%
West Suffolk Council	500-999	-2.6%	-4.7%	37.6%	49.5%	57.7%	48.1%
Cambridge City Council	500-999	1.7%	8.4%	50%	50%	43%	47%
Fenland District Council	250-499	2.6%	-2%	27%	74%	58%	47%
Huntingdonshire District Council	1000-4999	-1.4%	-9.3%	48.5%	48.9%	54.1%	55.7%
Cambridgeshire County Council	1000-4999	8.8%	8.2%	83.6%	82.3%	76.4%	73.6%

Table 3: Gender Pay Gap Comparison data 2023/24

Employer	Employer Size	Difference in hourly rate		Proportion of women in each pay quartile			
		Mean	Median	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Upper Quartile
East Cambridgeshire District Council	Less than 250	9%	10.3%	77%	72%	77%	55%
South Cambridgeshire District Council	500 to 999	-7.3%	-18.1%	27%	56%	62%	56%
West Suffolk Council	500 to 999	-2.3%	-1.9%	35.5%	57.6%	49.2%	48.9%
Cambridge City Council	500 to 999	1%	6.8%	52%	52%	46%	43%
Fenland District Council	250 to 499	7.7%	-11.6%	47%	65%	58%	39%
Huntingdonshire District Council	500 to 999	1.8%	-5.8%	43.7%	55.6%	54.3%	52.7%
Cambridgeshire County Council	1000 to 4999	10.1%	8.4%	81%	85%	80%	74%

Table 4: Gender Pay Gap Comparison data 2024/25

Employer	Employer Size	Difference in hourly rate		Proportion of women in each pay quartile			
		Mean	Median	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Upper Quartile
East Cambridgeshire District Council	Less than 250	12.5%	17.6%	72%	81%	70%	50%
South Cambridgeshire District Council	500 to 999	-8.6%	-16.8%	25%	57%	62%	57%
West Suffolk Council	500 to 999	-2.3%	0%	39.4%	52.7%	45.7%	50.5%
Cambridge City Council	500 to 999	3.86%	8.09%	53%	50%	47%	45%
Fenland District Council	250 to 499	6.4%	-0.5%	39.2%	65.8%	59.5%	44.3%
Huntingdonshire District Council	500 to 999	-1.6%	-9.5%	48.5%	48.8%	59.5%	53.6%
Cambridgeshire County Council	1000 to 4999	10.46%	10.8%	83.6%	82.7%	75.7%	70.5%

5.0 Additional Implications Assessment

5.1 In the table below, please put Yes or No in each box:

Financial Implications		Legal Implications		Human Resources (HR) Implications	
No		No		No	
Equality Impact Assessment (EIA) No		Carbon Impact Assessment (CIA) No		Data Protection Impact Assessment (DPIA) No	

- 5.2. You only need to put 'Yes' in the above boxes, if the content of your report has **new or additional** implications relating to the listed areas. You do not need answer yes, if the proposals do not impact upon current finance or staffing levels or do not have new/changed legal requirements. If you put yes in any of the boxes, you need to give a brief summary of the implications under the relevant heading, for example:

(a) Financial implications

- 5.3. In the case of the three impact assessment areas, you also will need to complete the relevant assessment form and forward it to the designated officer detailed in the relevant guidance. Guidance on each of these areas can be found at the listed links:

[Equality Impact Assessment](http://intranet.eastcambs.gov.uk/employee-self-service/equality-diversity-and-inclusion/equality-impact-assessments) (intranet.eastcambs.gov.uk/employee-self-service/equality-diversity-and-inclusion/equality-impact-assessments)

[Carbon Impact Assessment](http://intranet.eastcambs.gov.uk/report-template) (intranet.eastcambs.gov.uk/report-template)

[Data Protection Impact Assessment](http://intranet.eastcambs.gov.uk/sites/default/files/Data%20Protection%20Impact%20Assessment%20Guidance%20%282%29.pdf)

(intranet.eastcambs.gov.uk/sites/default/files/Data%20Protection%20Impact%20Assessment%20Guidance%20%282%29.pdf)

6.0 Appendices

None

7.0 Background documents

Gender Pay Gap Reporting: Make your calculations – GOV.UK

www.acas.org.uk/genderpay

Salary data for the Council's workforce as at 31/03/2025

Gender Pay Gap: Employer Comparison – GOV.UK

TITLE: HEALTH AND SAFETY ANNUAL REPORT 2024/25

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Open Spaces & Facilities Manager

Report No: AA63

Contact Officer: Spencer Clark, Open Spaces & Facilities Manager
Spencer.clark@eastcambs.gov.uk (01353) 665555 The Grange, Ely

1.0 ISSUE

1.1. To provide Members with the Health and Safety Annual Report for 2024/25.

2.0 RECOMMENDATION

Members are requested to note the Health and Safety Annual Report 2024/25 as set out in Appendix 1.

3.0 BACKGROUND/OPTIONS

3.1. The Health and Safety Annual Report 2024/25 (Appendix 1) provides a summary of East Cambridgeshire District Council (Council), East Cambs Trading Company (ECTC) and East Cambs Street Scene (ECSS) health and safety performance to the end of the financial year 2024/25 and sets out the commitments relating to health and safety for the year 2025/26.

3.2. The annual report demonstrates that the Council, ECTC and ECSS show strong commitment to the health and safety of their workforce and others who may be affected by their activities.

3.3. The Council employs 189 employees (full and part-time) in varied roles and exposed to similarly varied risks. East Cambs Trading Company (ECTC) employs 31 full/part time staff and East Cambs Street Scene (ECSS) employs 69 full-time staff.

3.4. The annual report includes details on the following:

- Key Activities
- Performance
- Health and Safety action plan update for 2024/25
- Health and Safety actions for 2025/26

Please note that the Council does not take responsibility for Health and Safety matters relating to ECTC and ECSS. Each organisation is responsible for their own health and safety obligations.

4.0 FINANCIAL IMPLICATIONS / EQUALITY IMPACT STATEMENT / CARBON IMPACT ASSESSMENT

Financial Implications No	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No

5.0 APPENDICES

Appendix 1 – Health and Safety Annual Report 2024/25

Background Documents:

None.

Health and Safety Annual Report

2024/2025



EAST CAMBRIDGESHIRE
DISTRICT COUNCIL



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Corporate Health and Safety Annual Report

2024/2025

1. EXECUTIVE SUMMARY

This combined report is a statement of East Cambridgeshire District Council (ECDC), East Cambs Trading Company Ltd (ECTC) and East Cambs Street Scene Ltd (ECSS) health and safety performance to the end of the financial year 2024/25 and its intentions with regard to health and safety for the year 2025/26. It demonstrates the three organisations strong commitment to the health and safety of its workforce and to others who may be affected by its activities.

ECDC employs 189 employees (full and part-time), ECTC employs 31 employees (full and part-time) and ECSS employs 69 employees (full and part-time).

Health and safety support to the ECDC, ECTC and ECSS was provided by the Council's Health & Safety Advisor.

1.1 Progress against the Health and Safety Actions Plan 2024/25

Significant progress has been made over the last 12 months to deliver our objectives as set out in the health and safety action plan 2024/25, see Action Plan (Appendix 1) for full details. Some of the actions are highlighted below:

- LOLER and Working at Height Code of Practices reviewed and completed
- E-learning management platform completed and live
- Quarterly Health and Safety Working Group meetings held
- A summary of actions planned for 2024/25 is listed in Section 5 of this report

2. KEY ACTIVITIES

2.1 Codes of Practice (COP) Review

A key part of the function of Corporate Health and Safety is the provision of policies, codes of practice and guidance to provide managers and employees with the necessary support to meet their health and safety obligations.

The Council has a programme of ongoing review and implementation to support effective health and safety management. The following COPs were scheduled for review/revision during the year:

- LOLER (complete and implemented)
- Risk Assessment (review in progress)
- Working at Height (complete and implemented)
- Fire Safety (in progress)
- Misuse of Drugs & Alcohol (in progress)

Both ECTC and ECSS have adopted the completed COPs and each individual company is responsible for the management and operation of these COPs.

2.2 Training

Health and safety training needs are identified in a number of different ways including regular one to ones, team meetings and through the Council's Health and Safety Working Group. The Health

and Safety Advisor also ensures that training is compliant and consistent with our duties and legal responsibilities.

Both ECTC and ECSS follow the same process of the Council for training and in many cases training resources are shared. Both companies attend the Health and Safety Working Group to engage and share knowledge.

A rolling programme is produced for the year, which takes into consideration training needs identified and provides refresher training on a regular basis and courses for new employees.

The introduction of the corporate health and safety e-learning training programme, covering 17 topics, provides an efficient and effective method for delivering the topics of required learning.

Training is also supported by on-the-job training within all service areas (where required), but in particular at the higher risk sites such as Portley Hill Depot (ECSS and ECTC). Training at the Depot is delivered in a number of ways including 'Toolbox Talks' which are brief practical sessions for employees on site.

Other types of training also include for example induction training specific to the job role, tasks and equipment used, driver CPC training. The ultimate aim of the training is to ensure that the job is carried out in the correct safe manner to reduce the accident rate.

2.3 Health and Safety Emergencies

2.3.1 Fire Safety

The Regulatory Reform (Fire Safety) Order 2005 requires employers to have a strategy to evacuate all occupants within a building. As part of the Council's fire safety arrangements nominated staff are trained either as Fire Wardens or in the use of fire extinguishers. They perform essentially two roles, ongoing assessment of fire hazards and risks during their normal daily work tasks, and in the event of an evacuation conducting a sweep of their allocated fire zone to ensure all persons have safely evacuated.

All Council occupied buildings undergo a six-monthly no-notice fire evacuation drill to test response and procedures.

2.3.2 First Aid

The Health and Safety (First-Aid) Regulations 1981 require employers to provide adequate and appropriate equipment, facilities and personnel to ensure their employees receive immediate attention if they are injured or taken ill at work.

As part of this requirement, the Council provides two levels of first aid trained staff in its buildings. At the Grange, staff are fully trained First Aiders and are required to undergo three days initial training with re-qualification every three years.

At the Depot and Business Centres, staff are trained in Emergency First Aid at Work, which is a one-day training course with re-qualification every three years.

2.3.3 Mental Health First Aiders

Mental health first aiders provide a point of contact for an employee who is experiencing a mental health issue or emotional distress. This interaction could range from having an initial conversation through to supporting the individual to get appropriate help in a crisis.

Staff within the Council have been trained and accredited by Mental Health First Aid England to assist people who are experiencing mental health issues.

Mental Health First Aiders are trained to be able to:

- Understand the important factors affecting mental health;
- Identify the signs and symptoms for a range of mental health conditions;
- Listen non-judgementally and hold supportive conversations using the Mental Health First Aid action plan;
- Signpost people to professional help.

2.4 Health and Safety Working Group

The Council has a Health and Safety Working Group to ensure that there is a corporate approach to relevant issues. The group meets on a quarterly basis with representation across the Council/ECSS/ECTC including a Corporate Director, Human Resources, Health and Safety and Trade Union representatives.

The Group reviews and comments on codes of practice, reports and supports the Corporate Health and Safety / Emergency Planning Manager in determining the Council's priorities in health and safety.

2.5 Occupational Health

A external Occupational Health provider commenced work with the Council in April 2022 and has provided an excellent service. The core functions of Occupational Health are work-health assessment screening, sickness absence management and health promotion.

We work closely with the Occupational Health Advisor to provide a proactive health surveillance programme to required staff following the risk assessment process. This is based on a two-yearly programme of health surveillance checks, consisting of skin surveillance, hand-arm vibration, audiometry, vision screening and general life-style check.

The services that are part of the health surveillance checks are as follows:

- ECDC Facilities/Maintenance
- East Cambs Street Scene (ECSS)
- East Cambs Trading Company (ECTC)

3. PERFORMANCE

3.1 Accident Totals by Kind

The table below sets out the accident figures by kind.

INCIDENT TYPE	Annual Total 2022/23	Annual Total 2023/24	Annual Total 2024/25	Fenland DC 2024/25
Contact with machinery	0	0	0	1
Struck by moving object	2(1*)	1	2	0
Struck by moving vehicle	0	0	1	0
Strike against Fixed object	1	2	1	0
Slip, trip, fall same level	3(1*)	7(2*)	1	6(1*)
Lifting & handling injuries	2(1*)	2	1	4
Injured by an animal	2	1	2	1
Fall from height	1	0	0	0
Physical Assault	0	0	2	0
Sharps Injury	0	4	0	0
Burns/scalds	0	0	0	0
Contact with hazardous substance	0	0	0	0
All other kinds & unspecified	3	2	6	4
Road Traffic Accident	1	2	1	0
Total	15(3*)	21(2*)	17	16(1*)
INCIDENT RATE	6.02	8.07	5.8	5.6

- The Incident Rate gives a more accurate benchmark of accident statistics and is calculated based on the accident rate per 100 employees (full time equivalent).

Historically Huntingdonshire District Council was included in the benchmarking figures. Unfortunately, these figures were not provided in time to be included in this report.

3.2 Accident/Near Miss Reports- Totals by Organisation

Near miss reporting is a crucial part of health and safety management. Near misses reveal potential risks and weaknesses in safety procedures, training, or equipment that could lead to accidents.

A robust near miss reporting system demonstrates that the organisation takes safety seriously, encouraging employees to come forward without fear of blame and fostering a culture of continuous improvement.

The data is being used to identify trends and areas within the ECDC where extra support through training and/or equipment may reduce risk and deliver closer compliance.

The Health and Safety Working Group, through working closely with Reprographics team, are working on an intranet reporting method which, because of its simplicity should encourage reporting. A test run was completed, using the health and safety working group members as Guinea pigs, with great success. We hope to have it operational before the end of 2025.

Corporately the number of accidents/near misses reported by employees/agency staff within each organisation/service is set out in the following table:

Organisation	Annual Total 2024/25	Total
ECDC	23	
ECTC	43	
ECSS	38	
Total	104	

3.3 Reportable RIDDOR Injuries, Illnesses and Dangerous Occurrences Involving Council/ECSS/ECTC Employees

Type	Annual Total 2020/21	Annual Total 2021/22	Annual Total 2022/23	Annual Total 2023/24	Annual Total 2024/25
RIDDOR Accidents	1	1	3	2	2

These figures are for injuries, illnesses and dangerous occurrences that are reportable to the Health and Safety Executive (HSE).

Where RIDDOR accidents do occur, they are subject to an internal health and safety investigation which is undertaken to identify the causes and make recommendations for any required control measures where appropriate.

3.4 Number of Employees Working Days Lost

Type	Annual Total 2020/21	Annual Total 2021/22	Annual Total 2022/23	Annual Total 2023/24	Annual Total 2024/2025
Number of work - related days lost	60	69	83	30	28

A total of 28 days were lost due to work-related accidents during 2023/24, which was a reduction from previous year.

3.5 Work Related Ill-Health Days Lost

Lost working time statistics through ill-health are gathered and produced separately via the Human Resources team.

3.6 Conclusions from Accident Data

Accident statistics continue to remain low as shown in the tables for the past five years.

Training and other interventions remain in place to address the areas of highest injury. We also continue to focus on areas which are generally not contributing to the accident data, but which have great potential to cause serious injury and must therefore not be overlooked. Such areas include asbestos/legionella management, fire safety and contractor management.

4. HEALTH AND SAFETY PERFORMANCE TO MARCH 2025

An ongoing Action Plan to monitor the corporate health and safety goals is established. The goals established for 2024/25 and the extent to which they have been met is set out in Appendix 1. Work continues to drive forward improvements in health and safety management where required.

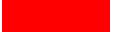
5. Health and Safety Actions 2025/26

In the coming year the emphasis will be to continue to support managers and staff to continue good standards of health and safety. A summary of some of the work planned for 2025/26 is provided below:

- Work with the Health and Safety Working Group & Reprographics Service to design and implement new Accident/ Near Miss reporting via the intranet
- Continue development of utilising Accident/Near Miss reporting data to create information that supports continuous improvement in health and safety management
- Continue development of a 'Health and Safety' calendar to support the safety management and operations of ECDC, ECTC and ECSS
- Consider the benefits of introducing a document management system for health and safety related tools.
- Continue to review ECDC Codes of Practice as required.
- Participation in the East Cambs Safety Advisory Group (SAG) and reviewing documentation for events wishing to use ECDC land.

Appendix 1 - Health and Safety Action Plan for 2024/25

KEY - RAG indicator

	No action yet taken
	Action progressing towards completion
	Action completed

Progress Against Action Plan (to March 2025)			
Action	Progress	Status	Target Date
Revision of the Council's Codes of Practice as required under the three yearly revision programme.	LOLER review complete and implemented Risk Assessment- review commenced Working at Height- review complete and implemented Fire Safety- review commenced Misuse of Drugs & Alcohol – review commenced		31/03/2025
Final implementation of a corporate health and safety e-learning training programme.	Academy10 e-Learning management platform by Skill gate completed and rolled out in March 2024 for ECDC.		31/03/2025
Co-ordinate meetings of the Council's Health and Safety Working Group	Quarterly meetings held.		31/03/2025
Undertake inspections of individual services/teams/buildings as required.	Request for assistance from Democratic Services and from Planning. Advice provided as required by the circumstance and procedures amended by the departments as necessary.		31/03/2025
Update intranet-based health and safety information for staff use.	On-going information updated as necessary Work commenced on electronic reporting system for accidents/near miss		31/03/2025
Participation in the East Cambs Safety Advisory Group (SAG) and reviewing documentation for events wishing to use ECDC land.	No requirement to attend in 2024/25		31/03/2025

TITLE: **HEALTH & SAFETY POLICY 2025**

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Open Spaces & Facilities Manager

Report number: AA64

Contact officer: Spencer Clark, Open Spaces & Facilities Manager
Spencer.clark@eastcambs.gov.uk, 01353 665555, The Grange, Ely

1.0 Issue

- 1.1. To consider the Council's Health and Safety Policy 2025.

2.0 Recommendations

- 2.1. Members are requested to approve the Health and Safety Policy 2025 as set out in Appendix 1.

3.0 Background/Options

- 3.1. The 'Health and Safety at Work Act 1974' sets out the broad principles for managing health and safety legislation in the workplace. The Act places a general duty on the Council to "ensure so far as is reasonably practicable, the health, safety and welfare at work of their employees". The Act also places a duty on the Council to "conduct their undertakings in such a way as to ensure, so far as is reasonably practicable, that persons not in their employment who may be affected thereby are not exposed to risks to their health and safety"
- 3.2. To ensure that the Council meets its obligations the updated Health and Safety Policy at Appendix 1, sets out how the Council will manage its health and safety arrangements in the workplace.
- 3.3. This includes the elimination and/or control of health and safety risks, and provision of clear responsibilities and arrangements for managing health and safety.

4.0 Arguments/Conclusions

- 4.1. The draft policy is split into three sections:

- Health and Safety Policy Statement
- Organisation of People and Responsibilities
- Arrangements and Documentation of Policy and Practice

Health and Safety Policy Statement – this is a one page document signed by the Chief Executive which sets out the Council's commitment towards health and safety. It is displayed on staff notice boards so that staff and others can see our commitment.

Organisation of People and Responsibilities – this sets out the responsibilities for the following:

- Management
- Individuals
- Health and Safety Working Group Members
- Staff Safety Representatives

Arrangements and Documentation of Policy and Practice – this details the arrangements and documentation which is structured on three levels:

- Level 1 – Corporate
- Level 2 – Service
- Level 3 Local

4.2. Within this section it also details the consultation of health and safety matters and policy, including monitoring and reviewing health and safety performance.

4.3. The Policy will also be subject to periodical revision and/or amendments.

5.0 Additional Implications Assessment

5.1

Financial Implications No	Legal Implications The draft policy reflects the relevant legislation	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) n/a	Carbon Impact Assessment (CIA) n/a	Data Protection Impact Assessment (DPIA) n/a

6.0 Appendices

Appendix 1 – Health & Safety Policy 2025

7.0 Background documents

Health & Safety Policy 2023- Finance & Assets Committee- 3 July 2023- Agenda Item 9.



EAST CAMBRIDGESHIRE
DISTRICT COUNCIL

HEALTH AND SAFETY POLICY

DATE OF ISSUE – Draft
REVISION DATE – 2027

1.0 HEALTH AND SAFETY POLICY STATEMENT

East Cambridgeshire District Council is committed to providing a safe and healthy working environment for all its employees, elected members, partners, visitors, service users, contractors and members of the public. The Council recognises and accepts its responsibilities and duties under current health and safety legislation.

This Health & Safety Policy Statement applies to all employees of the Council. The Policy Statement applies to employees who are seconded to other organisations and will be applicable to individuals seconded to the Council. Agency staff, consultancy staff, volunteers and work placements or staff engaged under partnership arrangements, will be expected to be familiar with the content of this Policy Statement and undertake their duties in compliance with it.

So far as is reasonably practicable, systems and procedures will be implemented to ensure that all equipment, plant, substances and premises are safe and free from adverse effects to health. It is a key objective of this policy to ensure that employees, service users, and the public, who may be affected by our activities, are exposed to the lowest practicable level of risk.

East Cambridgeshire District Council has adopted a risk-based approach to health and safety whereby resources will be targeted at hazards from which most accidents arise, or there is a potential for significant impact. As a minimum, we will take all necessary steps to comply with health and safety legislation and Approved Codes of Practice, with due regard to HSE Guidance and relevant British, European and International Standards.

The Council has adopted as the model for its health and safety management system HSE's "*Managing for Health and Safety*" (HSG65) and will measure its health and safety management system against this model. The Council will monitor and review the effectiveness of this system; in response to significant change, if monitoring or reporting indicates that acceptable standards are not being achieved, or periodically, if review has not been triggered by change or feedback.

East Cambridgeshire District Council recognises the key role of employees in establishing and maintaining safe and healthy working procedures and conditions, wherever they are working. All employees are required to avoid any actions which may adversely affect the health, safety and welfare of themselves, their colleagues and others. The policy will be brought to the attention of all employees.

This policy has been fully endorsed by the Council's Corporate Management Team and will be implemented by management throughout all departments of the Council. The Health & Safety Manager will play a lead role in ensuring that the Management Team is kept informed of current and future legislation and that management systems are in place to ensure effective communication, information and training in health and safety matters.

When entering into a partnership or voluntary venture, clarity on health and safety roles and responsibilities and means of communication and co-ordination will be established at the outset, in the same way as other support arrangements such as finance are normally clarified.

The Health and Safety Policy aims to ensure that employees, service users, and the public, who may be affected by our activities, are exposed to the lowest practicable level of risk. Health and safety assessments ensure that the working environment is safe for all people including people who have limited mobility, health conditions, and other impairments. Where appropriate, staff are referred to Occupational Health and/or Human Resources, and the Council will make reasonable adjustments to remove barriers for disabled staff within the working environment. The Health and Safety Policy will continue to give due regard to the needs of people with characteristics protected under the Equality Act 2010.



John Hill

Chief Executive

Dated: 2025

2.0 Organisation of Health and Safety in East Cambridgeshire District Council

Chief Executive

The Chief Executive has ultimate responsibility for health and safety within East Cambridgeshire District Council and will ensure that arrangements are in place for the policy to be fully implemented. Through the consultative mechanism of the Health and Safety Working Group, the Chief Executive will ensure that the health and safety standards required by this policy are delivered in all Council departments.

The Chief Executive, with the support of the Health & Safety Manager, will initiate a review of this policy on a regular basis.

Directors

Directors are responsible and accountable and must demonstrate clear and visible health and safety leadership within their services which promote a positive health and safety culture and encourage employee involvement in improving health and safety standards.

They are responsible for the health and safety of personnel under their control and for service users and members of the public who may be affected by their activities and for risks arising from contracts for which they are responsible.

Directors must also ensure that:

- written safe working procedures are in place for all services or significant tasks undertaken in their Department. Safe working procedures must, in each case, conform to requirements of the Council's Health and Safety Codes of Practice and have been issued on a recorded basis to relevant personnel.
- a programme of risk assessment, as required by the Management of Health and Safety at Work Regulations 1999, has been carried out for all services under their control.

Service Leads

Service Leads must ensure that:

- A programme of risk assessment has been undertaken which effectively controls the risks associated with the significant tasks or services for which they are responsible. Risk assessments will be subject to ongoing monitoring at management meetings in order to ensure their continuing effectiveness.
- Risk assessments are recorded on the Council's Risk Assessment Form, which conforms to the HSE [Managing risks and risk assessments at work](#) requirements.
- Written safe working procedures have been developed, implemented, and regularly reviewed, for the significant tasks or services for which they are responsible.
- Adequate arrangements are in place so that contracts are procured and monitored to ensure that health and safety risks to service users and the public are adequately controlled.
- Health and safety matters are addressed as a regular item at management team meetings. They will also ensure that regular consultation takes place with the relevant Trades Union regarding health and safety matters.
- Adequate resources, financial or otherwise, are allocated for health and safety and inform their Director of any likely shortfall.

Managers / Supervisors

- Ensure that all work-related hazards are identified and suitable and sufficient risk assessments are undertaken.
- Develop written safe working procedures for all significant tasks or services for which they are responsible. It must be ensured that written safe working procedures conform to a relevant standard including the Council's Risk Assessment Code of Practice.
- Ensure that relevant safe working procedures have been issued to all personnel for whom they are responsible on a recorded basis, and monitor, on an ongoing basis, that safe working procedures are being followed, both within Council owned premises and other working environments e.g. home.
- Implement corporate and team Health and Safety policies, codes of practice, standards and procedures as applicable in their area of responsibility.
- Ensure the provision or the necessary physical and human resources and information for those carrying out the work.
- Ensure periodic feedback to senior management on performance including successes and failure.
- Be accountable for arranging for their staff to be given the information, instruction and training they need to undertake work safely and supervise them to ensure they act on it.
- Ensure that all work-related hazards are identified and suitable and sufficient risk assessments are undertaken.
- Ensure timely feedback to senior management on deficiencies in plans, standards, procedures and systems.
- Report and investigate incidents as required through the Accident and Near Miss Reporting code of practice.

Employees

- Must follow the safe systems of work put in place to minimise the risks associated with workplace hazards.
- Must report accidents and potential hazards of which they are aware, that are work-related, no matter how trivial, to their line manager.
- Must report defective equipment, defects in premises, hazards, defective safety devices or damaged equipment to their line manager immediately.
- Take reasonable care for the health and safety of themselves, and of others who may be affected by their actions, or failure to act.
- Co-operate with the employer or any other person, to enable them to perform and comply with any duties or requirements imposed upon them.
- Remedy any unsafe situation within their competence or report such to their Manager or Supervisor in the first instance, who will ensure that appropriate action is taken.
- Use machinery, equipment, substances and any safety device according to their training or instruction and in compliance with the law.

Health and Safety Advisor

- Provide expert advice to the Chief Executive, CMT and Senior Managers and act as the "competent person" as set out in the Management of Health and Safety at Work Regulations 1999.
- Maintain ECDC's Health and Safety Policy and ensure that the Policy and revisions made to it, are made available to all staff.
- Prepare and publish ECDC's health and safety codes of practice and guidance.
- Advise on the planning for health and safety including the setting of objectives and deciding priorities.
- Advise on identifying hazards, assessing risks and identifying suitable means of control.

- Maintain adequate information systems on the relevant law.
- Assist in the establishment of risk control standards;
- Maintain the procedures for recording, reporting, investigation and analysis of accidents, incidents and the cases of ill-health.
- Monitor the corporate training programme and advise on adequate provision for the development of health and safety management and skills.
- Ensure that adequate arrangements are made for consultation with staff, including representatives and unions.
- Liaise with nominated health and safety champions from Services.
- Undertake performance measurement in health and safety.
- Raise matters of serious Health and Safety concern with the nominated Director and the Chief Executive;
- Represent the Chief Executive regarding health and safety inspections and investigations by enforcement agencies.
- Liaise with enforcement agencies and other lead bodies to enable best practice in health and safety.

Health and Safety Working Group

The Health and Safety Working Group is the senior health and safety decision making body in the Council. The members of the Group are managers / officers from their service and are "health and safety champions" within their service. The Group discusses and agrees policy, procedures and strategy documentation and monitors health and safety performance across all services.

The Health and Safety Working Group shall:

- Lead the development and implementation of corporate plans to drive improvements in Health and Safety performance and practice, considering statutory requirements.
- Share experience and best practice in health and safety, and inform corporate strategy and policy development from a service perspective.
- Ensure that appropriate management information systems and assurance processes are in place to monitor health and safety performance.
- Ensure that consistent arrangements are in place to manage key health and safety risks to the Council.

Health and Safety Working Group members shall:

- Promote a positive health and safety culture to secure the effective implementation of the policy.
- Identify hazards, assess risks and identify suitable means of control.
- Liaise with managers on all aspects of health and safety.
- Ensure effective communications across their service on health and safety issues.
- Assist in develop of service level policy and procedures as applicable.
- Monitor incidents to promote prevention measures.
- Provide escalation route from operational teams to relevant specialists.

3.0 Consultative Procedures

ECDC encourages full and effective joint consultation with trades unions on all matters of Health and Safety. Unions are encouraged to appoint safety representatives in workplaces and will support them in carrying out their duties within the framework of the Safety Representatives' and Safety Committees' Regulations 1977.

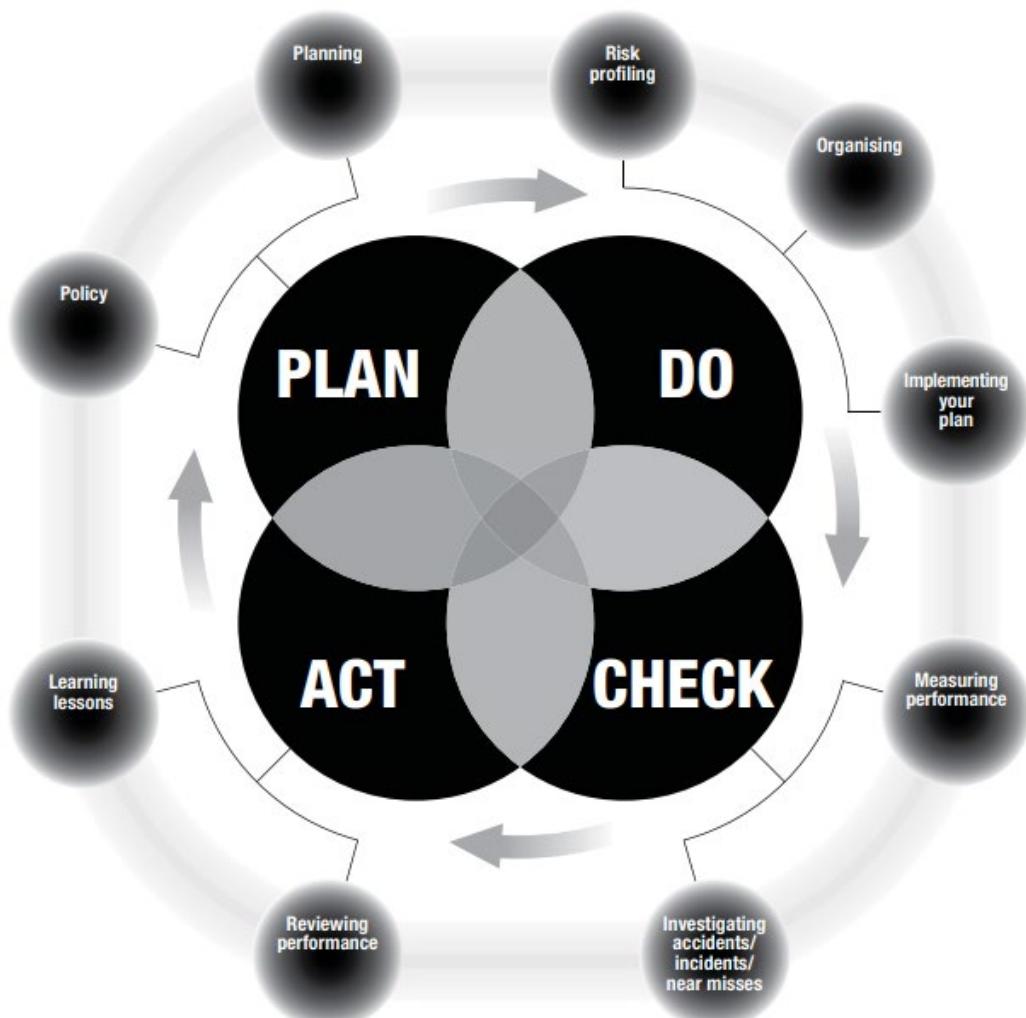
Managers will be available to any Trades Union appointed Safety Representative and will co-operate with them so far as is reasonable in their efforts to carry out their function. They will also receive written reports from any such Safety Representatives and respond in writing within a reasonable

time. The Council welcomes the appointment of Safety Representatives including having representation on the Council's Health and Safety Working Group.

4.0 Arrangements for implementing the Health and Safety Policy

The arrangements for implementing health and safety will be applied in all services and activities across the Council. The key elements of the Council's health and safety management system are detailed below and follow the HSE guidance document (HSG 65) and the *Plan, Do, Check, Act* approach.

Separate to this Policy, there are more detailed and specific guidance and procedures relating to individual risk areas such as fire safety, hazardous substance, manual handling, working at height etc.



5.0 Training

Adequate training and instruction are essential to ensure safe methods of working, and this must be provided. Priorities and needs for training must be monitored by all managers.

New staff will receive relevant instruction on safety matters by their supervisor or manager as part of their induction to the service. In particular, staff will be shown safe methods of working.

Training will be provided by a competent supervisor or trainer, and external resources will be used where appropriate.

5.0 Core Elements for Managing Health and Safety

Organisations have a legal duty to put in place suitable arrangements to manage for health and safety. As this can be viewed as a wide-ranging, general requirement HSE encourages a common-sense and practical approach. It should be part of the everyday process of running an organisation and an integral part of workplace behaviours and attitudes.



6.0 Documentation of Policy and Practice

The health and safety documentation within East Cambridgeshire District Council is structured on three basic levels:

1. Corporate
2. Service
3. Local.

Level 1 - Corporate

The Corporate documentation is in the form of [Codes of Practice](#) (COPs). The COPs specify the overall position the Council takes on issues covered and sets out what must be done to meet the COPs. In addition, there are Corporate Guidance documents where cross-service systems and documentation are needed e.g. accident reporting and fire safety.

The supporting COPs aim to ensure that, as a minimum, the requirements of health and safety legislation are met.

Services and Teams shall meet the requirements of COPs as mandatory.

Level 2 - Service

Services documentation meets as a minimum the standards and requirements set out in the corporate documentation, and takes the form of procedures and guidance for managers and staff working in the service.

Level 3 - Local

Local documentation covers any health and safety procedures and requirements unique to a site or team, e.g. fire evacuation procedures for a building.

Consultation

All corporate health and safety policy is determined via formal consultation procedures to agree standards of health and safety acceptable to those at risk. These procedures are co-ordinated by the Health and Safety Working Group as detailed within this policy.

Monitoring and review

An annual report will be produced by the Corporate Health and Safety Manager. This will include a review of the accident/injury/incidents reported and recommend any actions for improving performance.

Supporting Codes of Practice

The supporting Health and Safety Codes of Practice are available on the Intranet, under the Health and Safety section.

Review and Revision

This Policy will be reviewed at least every two years or in response to significant organisational or regulatory changes.

Title: Assets Update

Committee: Finance & Assets

Date: 25 September 2025

Author: Open Spaces & Facilities Manager

Report number: AA65

Contact officer: Spencer Clark, Open Spaces & Facilities Manager

Spencer.clark@eastcambs.gov.uk, 01354 665555, The Grange, Nutholt Lane, Ely.

1.0 Issue

- 1.1. To receive an update on Council-owned assets and approve expenditure for improvements to Portley Hill Depot, Littleport.

2.0 Recommendations

- 2.1. Members are requested to:
 - i) Note the update on Council-owned assets,
 - ii) Note the expenditure tracking sheet at Appendix 1, and
 - iii) Approve expenditure of £215,000 as set out in 4.8.1 to 4.8.9 of this report.

3.0 Background/Options

- 3.1. On 27 March 2025 (Agenda Item 8) the Finance & Assets Committee received a report detailing Council-owned assets which provided a summary of each asset. This report provides an update on assets contained within that report.
- 3.2. The Asset Management budget expenditure sheet at Appendix 1 identifies areas of planned append and provides an update on actual spend to date. Members will continue to receive the expenditure tracking sheet as part of the Asset Update.

4.0 Council Assets Update

- 4.1. **Inclusive Play Audit-** The audit continues for Parish Council owned spaces and there is nothing significant to report since the last update.
- 4.2. Members will be aware that funds are being set aside from the Community Infrastructure Levy towards Inclusive Play and Open Spaces. This fund currently stands at £139,635.72 (10 September 2025). Parish Councils can apply to the Council for match funding to assist with delivery of inclusive play and open spaces.
- 4.3. **Barton Road, Ely car park-** it was necessary to carry out works to the boundary walls. The cost of this was £3,270.
- 4.4. **Quayside river infrastructure, Ely-** it was necessary to carry out works to the riverside infrastructure to ensure compliance and safety. The cost of this was £4,742.

- 4.5. **Ship Lane, Ely- Public Convenience-** Members may be aware that the public conveniences were closed for a significant period of time. The reasons for doing so were necessary and related to public safety. The Council has been working with external agencies to resolve the issue. The ladies conveniences (following a deep clean) have now reopened, and a review is being carried out to determine when it would be appropriate to reopen the family room and accessible facilities.
- 4.6. **Annexe Lift-** The repair is now underway and should complete.
- 4.7. **Lake View Bereavement Centre**
- 4.7.1 Members will be aware that works have now commenced. The project is led by the Director Operations, and the internal Project Manager is the Community Infrastructure Manager. Monthly commercial meetings are held to manage and monitor the build progress to ensure the project is completed within the approved cost and programme and this includes risk monitoring.
- 4.7.2 This report will be used to provide Members with any key updates related to the progress of the project. In the event that there is a need to provide a more detailed update, particularly related to cost, programme or risk then a separate report will be brought to committee for consideration.
- 4.8. **Portley Hill Depot, Littleport**
- 4.8.1 On 24 March 2022 Members approved the expenditure of £543,400 (out of a Depot Improvement reserve of £825,950) to carry out improvement works at Portley Hill Depot. It was further agreed that the £282,550 remaining allocation would be placed in reserve for potential future spend on depot improvements which could include Electric Vehicle charging infrastructure or renewable energy infrastructure.
- 4.8.2 The improvement works that were approved by committee have completed and included a new water treatment plant, security fencing, security monitoring, internal refurbishment works, external storage and Phase 1 car park works. This completed work was achieved within the approved budget.
- 4.8.3 Members may recall that the works to the car park were divided into 2 phases with the second phase being outside of the scope of the £543,400 expenditure approval. The first phase was to carry out works to the existing parking area and the second phase was to increase parking capacity to accommodate the new waste fleet in March 2026.
- 4.8.4 The review of the requirements to increase the capacity of the car parking area is now complete and a quote for the work has been received. The cost of increasing the capacity for Phase 2 is estimated at £175,000.
- 4.8.5 The previously approved Depot Improvement Works focused on the key areas identified above and did not include refurbishment of the part of the depot occupied by East Cambs Trading Company under a licence to occupy, except where areas are shared, e.g. toilets, meeting room facilities and some storage.

- 4.8.6 The Open Spaces & Facilities Manager has reviewed the improvement works that need to be completed to provide an improved and fit for purpose working environment for the remainder of the depot. The cost estimate of these improvements is £40,000.
- 4.8.7 ECTC pay £40,935 per annum and ECSS pay £35,087 per annum for their respective licence to occupy. This increases annually by 3%.
- 4.8.8 Since March 2022 the waste fleet has been replaced by a fleet that is capable of using HVO instead of diesel and this has also been applied to replacement vehicles for the Grounds Maintenance service as there is still no suitable electric vehicle that is suitable for the needs of either service. This is likely to remain the case for a number of years.
- 4.8.9 It is proposed that the expenditure for the Phase 2 car park works and further improvement works referenced in 4.8.4 and 4.8.5, totalling £215,000, is met from the £282,550 referred to in 4.8.1. with the remaining £67,550 continuing to be set aside for future Depot Improvement spend which could include electric vehicle charging infrastructure and renewable energy infrastructure.

5.0 Additional Implications Assessment

5.1

Financial Implications Yes- set out in 4.8.1 to 4.8.9	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) To be completed works being carried out	Data Protection Impact Assessment (DPIA) No

6.0 Appendices

Appendix 1- Asset Spend Tracker

7.0 Background documents

Finance & Assets Committee- 27 March 2025- Agenda Item 8- Assets Update and Asset Management Plan

Finance & Assets Committee- 24 March 2022- Portley Hill Depot Improvements

Agenda Item 9 Appendix 1

Asset	Budgeted Expenditure	Nature of Work	Actual Expenditure	Notes
Public Car Parks				
	50,000.00	Replacement Drainage Gullies Newnham Street		Not Started- Preparing Tender Documents
	12,000.00	The Dock, ticket machine replacement		Not Started- Under review
	25,000.00	Resurfacing of Roadway at Newnham Street		Not Started- Preparing Tender Documents
		Repairs to boundary wall Barton Road	3,270.00	Complete
Total Public Car Parks	87,000.00		3,270.00	
Closed Churchyards				
	£4,000.00	Burwell Church Lower section Limewash		Work ongoing
	20,000.00	St Marys Church- Gully/brickwork		Not Started
	3,900.00	Littleport Church- Wall	1,560.00	Complete
	1,500.00	Cheveley Church- Wall		Not Started
	2,500.00	Isleham Church- Gate		Not Started
Total Closed Churchyards	31,900.00		1,560.00	
Littleport Depot				
	543,500.00	Depot Improvement Plan	536,463.77	No update
Total Littleport Depot	543,500.00		536,463.77	
Play Areas/Open Space				
Total Play Areas	0.00		0.00	
Public Conveniences				
	5,000.00	Annual Deep Cleaning of all Public Toilets		Complete
		Additional Deep Clean Ship Lane & Cloisters	495.00	Complete
	15,000.00	Refurbishment of Cloisters		Not started
	10,000.00	Light refurbishment of Palace Green		Not started- Awaiting quotes
Total Public Conveniences	30,000.00		495.00	
Public Footpaths/Open Spaces				
	10,000.00	Williams Close Street Lighting		Awaiting confirmation of dates from contractor
Total Public Footpaths/Open Space	10,000.00		0.00	
The Grange				
	30,000.00	The annexe lift		Commenced due to complete. Contract award for £29,335
Total The Grange	30,000.00		0.00	

70 Market Street, Ely				
	3,600.00	Installation of secondary double glazing	3,607.58	Complete
Total 70 Market Street, Ely	3,600.00		3,607.58	
72 and 74 Market Street, Ely				
	20,000.00	Installation of secondary double glazing/window replacement		Now being incorporated into the works that are happening
Total 72 Market Street, Ely	20,000.00		0.00	
Cemetery Lodge				
Total Cemetery Lodge	0.00		0.00	
Ely Museum				
	1,000	Annual Gutter Cleaning		
Total Ely Museum	1,000.00		0.00	
St Johns Road Garages				
Total St Johns Road Garages	0.00		0.00	
The Old Barn, Littleport				
Total The Old Barn, Littleport	0.00		0.00	
Mepal Outdoor Centre				
	11,471.40	Site security cameras		
Total Mepal Outdoor Centre	11,471.40		0.00	
Other				
		Repairs to quayside river infrastructure, Ely	4,742.00	
Total Other	0.00		4,742.00	

Total Budgeted Expenditure	768,471.40	Spend to Date	550,138.35
Asset Management Budget	170,194.00		
Depot Reserve	543,500.00		
Contribution from S106/Other	55,000.00		

TITLE: ECTC FINANCIAL STATEMENTS 2024/25 AND ANNUAL GOVERNANCE STATEMENT 2024/25

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: ECTC Finance Manager and ECTC Director Commercial

Report No: AA66

Contact Officer: Nigel Ankers, ECTC Finance Manager
Nigel.ankers@palacegreenhomes.co.uk, 01353 616393.

1.0 ISSUE

- 1.1. To receive the East Cambs Trading Company Financial Statements and Annual Governance Statement for 2024/25.

2.0 RECOMMENDATION

- 2.1. Members are requested to note the East Cambs Trading Company Financial Statements 2024/25 as set out in Appendix 1.
- 2.2. Members are requested to note the East Cambs Trading Company Annual Governance Statement 2024/25 as set out in Appendix 2.

3.0 BACKGROUND

- 3.1. East Cambs Trading Company (ECTC) auditors, Price Bailey, have issued an unqualified opinion on the statements, and confirmed that they give a true and fair view of the state of ECTC's affairs as at 31 March 2025. They also confirm that they have been prepared in accordance with the relevant laws and regulations.
- 3.2. The ECTC 2024/25 accounts were approved by ECTC Board on 11 September 2025.
- 3.3. The ECTC Annual Governance Statement 2024/25 was approved by ECTC Board on 11 September 2025.
- 3.4. The 2024/25 accounts and the Annual Governance Statement 2024/25 are now provided to the Finance & Assets Committee, as Shareholder Committee for noting.

4.0 Additional Implications Assessment

Financial Implications No	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No

5.0 APPENDICES

Appendix 1- ECTC Financial Statements 2024/25

Appendix 2- ECTC Annual Governance Statement 2024/25

6.0 BACKGROUND DOCUMENTS

None

EAST CAMBS TRADING COMPANY LIMITED

**DIRECTORS' REPORT AND
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2025

EAST CAMBS TRADING COMPANY LIMITED

COMPANY INFORMATION

Directors P J Remington
J Hill
I Edgar

Company secretary E L Grima

Company number 10061867

Registered office The Grange
Nutholt Lane
Ely
Cambridgeshire
CB7 4EE

Auditors Price Bailey LLP
Chartered Accountants & Statutory Auditors
Tennyson House
Cambridge Business Park
Cambridge
CB4 0WZ

EAST CAMBS TRADING COMPANY LIMITED

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Statement of Financial Position	7 - 8
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Cash Flow Statement	10
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EAST CAMBS TRADING COMPANY LIMITED

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Directors present their report and the audited financial statements of the company for the year ended 31 March 2025.

Directors

The Directors who served during the year were:

P J Remington
J Hill
I Edgar

Statement of directors' responsibilities

The Directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with UK adopted international accounting standards. Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure of information to auditors

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

EAST CAMBS TRADING COMPANY LIMITED

DIRECTORS' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Small companies note

In preparing this report, the Directors have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Auditors

The auditors, Price Bailey LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report was approved by the board on and signed on its behalf.

J Hill
Director

EAST CAMBS TRADING COMPANY LIMITED

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF EAST CAMBS TRADING COMPANY LIMITED

Opinion

We have audited the financial statements of East Cambs Trading Company Limited (the 'company') for the year ended 31 March 2025 which comprise The Statement of Comprehensive Income, Statement of Financial Position, Statement of Changes in Equity, Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards.

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2025 and of the profit for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

EAST CAMBS TRADING COMPANY LIMITED

INDEPENDENT AUDITORS' REPORT (CONTINUED) TO THE SHAREHOLDERS OF EAST CAMBS TRADING COMPANY LIMITED

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Director's Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Director's Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Director's Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made;
- we have not received all the information and explanations we require for our audit; or
- the Directors were not entitled to take advantage of the small companies exemptions in preparing the Director's Report and from the requirement to prepare a Strategic Report.

Responsibilities of Directors

As explained more fully in the Directors' Responsibilities Statement set out on page 1, the Directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Directors determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the company and the industry in which it operates and considered the risk of non-compliance with the applicable laws and regulations including fraud, in particular those that could have a material impact on the financial statements.

This included those regulations directly related to the financial statements, including financial reporting, tax legislation and distributable profits. In relation to the industry this included employment laws and health and safety.

EAST CAMBS TRADING COMPANY LIMITED

INDEPENDENT AUDITORS' REPORT (CONTINUED) TO THE SHAREHOLDERS OF EAST CAMBS TRADING COMPANY LIMITED

The risks were discussed with the audit team and we remained alert to any indications of non-compliance throughout the audit. We carried out specific procedures to address the risks identified. These included the following:

Reviewing minutes of Board meetings, correspondence with their regulators, agreeing the financial statement disclosures to underlying supporting documentation, enquiries of management including those responsible for the key regulations for any instances of actual, suspected or alleged fraud or non-compliance.

To address the risk of management override of controls, we reviewed systems and procedures to identify potential areas of management override risk. In particular, we carried out testing of journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions to identify large or unusual transactions. We reviewed key authorisation procedures and decision making processes for any unusual or one-off transactions. We also assessed management bias in relation to the accounting policies adopted and in determining significant accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Cullen FCCA (Senior Statutory Auditor)
for and on behalf of Price Bailey LLP
Chartered Accountants & Statutory Auditors
Tennyson House
Cambridge Business Park
Cambridge
CB4 0WZ

Date:

EAST CAMBS TRADING COMPANY LIMITED

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
CONTINUING OPERATIONS			
Revenue from contracts with customers			
Revenue from services		1,621,445	1,514,200
Revenue from property development		2,242,879	4,068,656
		<hr/>	<hr/>
		3,864,324	5,582,856
Cost of sales		(2,837,682)	(4,818,852)
Gross profit		1,026,642	764,004
Administrative expenses		(1,796,971)	(1,608,042)
Other operating income	2	93,346	126,472
Operating (losses) / profit	3	(676,983)	(717,566)
Interest receivable		12,105	13,799
Interest payable	6	(87,985)	(193,970)
Net fair value gains on financial assets/liabilities at fair value through profit or loss		(5,197)	4,280
(Loss) / Profit before income tax		(758,060)	(893,457)
Income tax expense	7	(10,118)	38,939
(Loss) / Profit and total comprehensive (loss) / income for the year		<hr/>	<hr/>
		(768,178)	(854,518)
		<hr/>	<hr/>

There were no recognised gains and losses from 2025 or 2024 other than those included in the statement of comprehensive income.

The notes on pages 11-27 form part of these financial statements.

EAST CAMBS TRADING COMPANY LIMITED

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025

Registration No. 10061867

	Notes	2025	2024
		£	£
Non-current assets			
Property, plant and equipment	8	54,970	83,476
Right-of-use assets	9	51,939	93,259
		<hr/>	<hr/>
		106,909	176,735
Current assets			
Inventories	10	3,412,927	3,395,051
Trade and other receivables	11	975,254	1,609,358
Cash at bank and in hand	12	759,830	481,674
		<hr/>	<hr/>
		5,148,011	5,486,083
Current Liabilities			
Trade and other payables	13	(752,139)	(1,024,920)
Financial liabilities - borrowings	14	-	(149,040)
Lease liabilities	15	(34,023)	(42,899)
		<hr/>	<hr/>
		(786,162)	(1,216,859)
Net Current Assets		4,361,849	4,269,224
Total assets less current liabilities		4,468,758	4,445,959
Non-Current Liabilities			
Financial Liabilities – borrowings	14	(5,825,000)	(5,000,000)
Lease liabilities	15	(40,406)	(74,429)
		<hr/>	<hr/>
		(5,865,406)	(5,074,429)
Net assets		(1,396,648)	(628,470)
Equity			
Called up share capital	17	1	1
Retained earnings		(1,396,649)	(628,471)
		<hr/>	<hr/>
		(1,396,648)	(628,470)

EAST CAMBS TRADING COMPANY LIMITED

STATEMENT OF FINANCIAL POSITION (CONTINUED) AS AT 31 MARCH 2025

Registration No. 10061867

The financial statements were approved and authorised for issue by the board and were signed on its behalf by:

J Hill
Director

Date:

The notes on pages 11-27 form part of these financial statements.

EAST CAMBS TRADING COMPANY LIMITED

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 MARCH 2025

	Share Capital £	Retained earnings £	Total equity £
Balance as at 1 April 2023	1	226,047	226,048
Loss for the year	-	(854,518)	(854,518)
Total comprehensive income for the year	-	(854,518)	(854,518)
Balance as at 31 March 2024	1	(628,471)	(628,470)
Balance as at 1 April 2024	1	(628,471)	(628,470)
Loss for the year	-	(768,178)	(768,178)
Total comprehensive income for the year	-	(768,178)	(768,178)
Balance as at 31 March 2025	1	(1,396,649)	(1,396,648)

EAST CAMBS TRADING COMPANY LIMITED

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

		2025	2024
	Notes	£	£
Cash flows from operating activities			
Net cash inflow from operating activities	21	<u>(88,132)</u>	<u>1,628,180</u>
Net cash inflow from operating activities		(88,132)	1,628,180
Cash flows from investing activities			
Payments for plant and equipment	8	(9,276)	(52,609)
Proceeds from sale of plant and equipment	8	-	-
Interest received		<u>12,105</u>	<u>13,799</u>
Net cash (outflow) / inflow from investing activities		2,829	(38,810)
Cash flows from financing activities			
Repayment of leasing liabilities	23	(47,594)	(63,148)
Loans advanced	23	1,675,000	-
Loans repaid	23	<u>(1,263,947)</u>	<u>(1,255,455)</u>
Net cash outflow from financing activities		363,459	(1,318,603)
Net increase in cash and cash equivalents		278,156	270,767
Cash and cash equivalents at beginning of year		481,674	210,907
Cash and cash equivalents at end of year	12	<u><u>759,830</u></u>	<u><u>481,674</u></u>

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

1.1 Statutory information

East Cambs Trading Company Limited is a private company limited by shares incorporated and domiciled in England and Wales, United Kingdom. The address of the registered office is The Grange, Nutholt Lane, Ely, Cambridgeshire, CB7 4EE.

The company is primarily involved in property development and management of council services.

The financial statements are presented in sterling which is the functional currency of the company and rounded to the nearest £1.

1.2 Compliance with accounting standards

These financial statements have been prepared in accordance with UK-adopted international accounting standards.

Historical cost convention

The financial statements have been prepared under the historical cost convention.

1.3 New or amended Accounting Standards and Interpretations adopted

For the purpose of the preparation of these consolidated financial statements, the Company has applied all standards and interpretations that are effective for accounting periods beginning on or after 1 April 2024:

- Liability in a Sale and Leaseback (Amendments to IFRS 16 Leases);
- Classification of Liabilities as Current or Non-Current (Amendments to IAS 1 Presentation of Financial Statements);
- Non-current Liabilities with Covenants (Amendments to IAS 1 Presentation of Financial Statements); and
- Supplier Finance Arrangements (Amendments to IAS 7 Statement of Cash Flows and IFRS 7 Financial Instruments: Disclosures)

There are a number of standards, amendments to standards which have been issued by the IASB that are effective in future accounting periods that the Company has decided not to adopt early.

The following amendments are effective for the period beginning 1 January 2025:

- Lack of Exchangeability (Amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates)

The following amendments are effective for accounting periods beginning on or after 1 January 2026:

- IFRS 7 Financial Instruments: Disclosures and IFRS 9 Financial Instruments – Amendments regarding the classification and measurement of financial instruments
- IFRS 7 Financial Instruments: Disclosures and IFRS 9 Financial Instruments — Amendments regarding Contracts Referencing Nature-dependent Electricity
- Amendments to IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7 resulting from Annual Improvements to IFRS Accounting Standards — Volume 11

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.3 New or amended Accounting Standards and Interpretations adopted (continued)

The following amendments are effective for accounting periods beginning on or after 1 January 2025:

- IFRS 18 Presentation and Disclosures in Financial Statements
- IFRS 19 Subsidiaries without Public Accountability: Disclosures

The Company has assessed the amendments to become effective in 2025, and onwards, and has concluded they have no material impact on its financial statements.

1.4 Revenue recognition

Revenue from contracts with customers

Revenue is recognised at an amount that reflects the consideration to which the Company is expected to be entitled in exchange for transferring goods or services to a customer. For each contract with a customer, the Company: identifies the contract with a customer; identifies the performance obligations in the contract; determines the transaction price which takes into account the time value of money; allocates the transaction price to the separate performance obligations on the basis of the relative stand-alone selling price of each distinct good or service to be delivered; and recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the customer of the goods promised.

Further details on specifics relating to each revenue stream is listed below:

Grounds Maintenance Services

The Company provides a grounds maintenance service predominantly to local authorities and educational establishments and the performance obligation is satisfied when services are rendered. For larger contracts invoices are issued on a monthly basis or as the work is completed for smaller contracts. Payment is usually received within a month of the invoice being issued.

Markets

The Company operates street markets on behalf of the local council and collects revenue from the individual stallholder and the performance obligation is satisfied when the Market is held. Invoices are issued on a monthly basis and payments are made via direct debits.

Property Development

The Company develops and sells residential properties. Revenue is recognised when control over the property has been transferred to the customer. The properties have generally no alternative use for the company. However, an enforceable right to payment does not arise until legal title has passed to the customer. Therefore, revenue is recognised at a point in time when the legal title has passed to the customer. The revenue is measured at the transaction price agreed under the contract. The consideration is due when legal title has been transferred.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.5 Other operating income

Other operating income includes revenue from all other operating activities which are not related to the principal activities of the company. This includes the recharge of ancillary costs incurred on behalf of other group entities.

1.6 Property, plant and equipment

Property, plant and equipment is stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of property, plant and equipment less their estimated residual value, over their expected useful lives on the following bases:

Plant & machinery	25% straight line
Leasehold improvements	16.67% straight line
Office equipment	16.67% straight line
Computer equipment	33.33% straight line

1.7 Right-of-use assets

A right-of-use asset is recognised at the commencement date of a lease. The right-of-use asset is measured at cost, which comprises the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentives received, any initial direct costs incurred, an estimate of costs expected to be incurred for dismantling and removing the underlying asset, and restoring the site or asset.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where the company expects to obtain ownership of the leased asset at the end of the lease term, the depreciation is over its estimated useful life. Right-of-use assets are subject to impairment or adjusted for any remeasurement of lease liabilities.

1.8 Inventories

Inventories are stated at the lower of cost and net realisable value. Work in progress comprises direct materials, labour costs, site overheads, associated professional charges and other attributable overheads. Net realisable value represents the estimated selling price less costs to complete and sell.

At each year end, inventories are assessed for impairment. If inventories are impaired, the carrying amount is reduced to its selling price less costs to complete and sell. The impairment loss is recognised immediately in profit or loss.

1.9 Trade and other receivables

Short term receivables are measured initially at transaction price and are measured subsequently at amortised costs.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

1.10 Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

1.11 Operating profit

Operating profit consists of items which are of operational nature, excluding investment income and finance cost.

1.12 Trade and other payables

Short term payables are measured initially at fair value, and subsequently at amortised cost. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

1.13 Finance costs

Finance costs are charged to the Statement of Comprehensive Income over the term of the debt using the effective interest method so that the amount charged is at a constant rate on the carrying amount. Issue costs are initially recognised as a reduction in the proceeds of the associated capital instrument

1.14 Pensions

Defined contribution pension plan

The Company operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity. Once the contributions have been paid the Company has no further payment obligations.

The contributions are recognised as an expense in the Statement of Comprehensive Income when they fall due. Amounts not paid are shown in accruals as a liability in the Statement of Financial Position. The assets of the plan are held separately from the Company in independently administered funds.

1.15 Taxation

Current taxes are based on the results shown in the financial statements and are calculated according to local tax rules, using tax rates enacted or substantially enacted by the statement of financial position date.

Deferred income tax is provided, using the liability method, on temporary differences between the tax bases of assets and liabilities and their carrying amounts, in the financial statements. Deferred income tax assets relating to the carry-forward of unused tax losses are recognised to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised.

Current and deferred income tax assets and liabilities are offset when the income taxes are levied by the same taxation authority and when there is a legally enforceable right to offset them.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.16 Leases

All leases are accounted for by recognising a right-of-use asset and a lease liability except for:

- Leases of low value assets; and
- Leases with a duration of 12 months or less.

A lease liability is recognised at the commencement date of a lease. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Company's incremental borrowing rate. Lease payments comprise of fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the period in which they are incurred.

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following: future lease payments arising from a change in an index or a rate used; residual guarantee; lease term; certainty of a purchase option and termination penalties. When a lease liability is remeasured, an adjustment is made to the corresponding right-of-use asset, or to profit or loss if the carrying amount of the right-of-use asset is fully written down.

The Company leases an office used by staff in the Property Development division and Market Square, Ely to provide street markets in Ely. Both leases have annual rent reviews.

1.17 Finance costs

Finance costs attributable to qualifying assets are capitalised as part of the asset. All other finance costs are expensed in the period in which they are incurred.

1.18 Critical accounting estimates and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for revenues and expenses during the year and the amounts reported for assets and liabilities at the statement of financial position date. However, the nature of estimation means that the actual outcomes could differ from those estimates. The significant accounting judgements and key sources of estimation uncertainty affecting the company are disclosed below.

Going concern including liquidity

The Directors regularly review the plans of the business and are pleased to report that in the first quarter of the 2025/26 financial year, sales of all the remaining properties at Arbour Square and Eden Square in Ely were completed. The Eden Square development proved particularly popular with sales completing ahead of plan and included four properties sold under East Cambridgeshire District Council's (ECDC) innovative £100k homes scheme.

Further, a contract has been signed with a local housing association for them to acquire 100% of the 27-home scheme currently in progress on phase 2 of Arbour Square, Ely. The tenure of these homes will be social rent. Having a sales contract in place before building has completed gives an element of certainty to the cash flow projections for this project and removes any risk that sales prices are lower than anticipated or that sales take longer than anticipated.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.18 Critical accounting estimates and judgements (continued)

In February 2025, ECDC agreed to extend repayment date on the company's loan facility to March 2029 in order to give the business ample time to complete phases 2 and 3 at Arbour Square as well as a second phase at the popular Haddenham development.

The Directors have prepared cash flow forecasts for a period of 36 months from the year end which cover various scenarios which demonstrate that the cash reserves of the company will be sufficient for it to be able to continue as a going concern.

The financial statements do not contain any adjustments that would be required if the company were not able to continue as a going concern.

Leases – discount rate

Under IFRS 16, the Company recognises a right-of-use asset representing its right to use the underlying asset and a lease liability representing its obligation to make lease payments.

The lease liability is initially measured at the present value of the remaining lease payments, discounted using the Company's incremental borrowing rate. Management have made a judgement to use a portfolio approach when estimating an incremental borrowing rate.

The incremental borrowing rate is determined on a portfolio basis, the most significant portfolio being the lease of properties. Judgement has been used to determine that a portfolio basis is an appropriate basis. As the Company had agreed borrowings for general purposes at a rate of 5.22%, this has been determined as the borrowing rate of the lease.

Refer to note 14 for additional disclosures relating to leases held by the Company.

The valuation of work in progress and allocation of costs to each period

Costs directly attributable to the projects have been included in the work in progress figure accordingly. When calculating the work in progress the directors consider the stage of completion of the project and the likelihood of all costs being recovered, applying this in accordance with applicable framework.

Refer to note 14 for additional disclosures relating to leases held by the Company.

Useful lives of depreciable assets

Estimates have been made in respect of useful economic lives of property, plant and equipment, which determine the amount of depreciation charged in profit or loss. Uncertainties in these estimates relate to the technological obsolescence that may change the utility of plant and machinery and could result in a material change to the amount of depreciation recognised. These estimates are reviewed annually at the reporting date based on the expected utility of the assets.

Further detail on useful life estimates is included in the accounting policy note 1.6.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

2. Other Operating Income

Other operating income consists of:

	2025 £	2024 £
Recharges of expenditure incurred on behalf of other Group entities	93,346	126,472

3. Operating (losses) / profit

Operating (losses / profit is stated after charging

	2025 £	2024 £
Depreciation of owned fixed assets	37,782	38,358
Depreciation of right to use assets	41,320	44,892
Auditors' remuneration	46,300	44,000

4. Employees and directors

	2025 £	2024 £
Wages and Salaries	1,081,702	888,545
Social security	107,850	88,582
Other pension costs	66,751	53,926
	<hr/> 1,256,303	<hr/> 1,031,053

The average monthly number of employees during the year was as follows:

	2025	2024
Directors	3	3
Administration	29	25
	<hr/> 32	<hr/> 28

Two of the three Directors only receive remuneration from the ultimate parent company.

5. Directors' remuneration

	2025 £	2024 £
Directors' remuneration	12,000	12,000
Directors' pension contributions to a defined contribution pension scheme	1,320	1,320
	<hr/> 13,320	<hr/> 13,320

During the year 1 directors (2024 – 1) was accruing benefits under defined contribution pension schemes.

The above director's remuneration disclosure relates to the highest paid director also for both 2025 and 2024

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6. Interest Payable

	2025 £	2024 £
Loan interest payable	83,290	186,545
Interest on leases	4,695	7,425
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
	87,985	193,970
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>

Total loan interest payable in the year was £259,850 (2024: £262,878). During the year £140,409 was transferred to work in progress (2024: £68,908) based on the funding requirements for each capital project at the loan rate of 4.5%.

7. Income tax expense

Factors affecting the income tax expense

The tax assessed for the year is lower than the standard rate of corporation tax in the UK. The difference is explained below:

	2025 £	2024 £
(Loss) / Profit per accounts	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
	(768,178)	(893,457)
(Loss) / Profit multiplied by the standard rate of corporation tax in the UK of 19% (2022 - 19%)	(145,954)	(169,757)
Effects of:		
Depreciation in excess of capital allowances	4,543	(4,299)
Adjustment for IFRS 16 leases	(282)	(283)
Change in pension prepayment	(1,675)	391
Losses carried forward	142,381	135,009
Change in corporation tax provision relating to previous periods	10,118	-
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
Tax expense	10,118	(38,939)
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8. Property, plant and equipment

	Plant & Machinery	Leasehold Improvement	Office & computer Equipment	Total
Cost				
As at April 1 2024	71,244	54,508	89,420	215,172
Additions	850	-	8,428	9,278
Disposals	-	(42,908)	-	(42,908)
As at 31 March 2025	<u>72,094</u>	<u>11,600</u>	<u>97,848</u>	<u>181,542</u>
Depreciation				
As at April 1 2024	33,927	43,902	53,867	131,696
Charge for the year	12,808	8,286	16,690	37,784
On disposals	-	(42,908)	-	(42,908)
As at March 31 2025	<u>46,735</u>	<u>9,280</u>	<u>70,557</u>	<u>126,572</u>
Net Book Value				
As at March 31 2025	<u>25,359</u>	<u>2,320</u>	<u>27,291</u>	<u>54,970</u>
As at March 31 2024	<u>37,317</u>	<u>10,606</u>	<u>35,553</u>	<u>83,476</u>
	Plant & Machinery	Leasehold Improvement	Office & computer Equipment	Total
Cost				
As at April 1 2023	53,337	54,508	87,578	195,423
Additions	25,141	-	27,468	52,609
Disposals	(7,234)	-	(25,626)	(32,860)
As at 31 March 2024	<u>71,244</u>	<u>54,508</u>	<u>89,420</u>	<u>215,172</u>
Depreciation				
As at April 1 2023	28,494	33,386	64,318	126,198
Charge for the year	12,667	10,516	15,175	38,358
On disposals	(7,234)	-	(25,626)	(32,860)
As at March 31 2024	<u>33,927</u>	<u>43,902</u>	<u>53,867</u>	<u>131,696</u>
Net Book Value				
As at March 31 2024	<u>37,317</u>	<u>10,606</u>	<u>35,553</u>	<u>83,476</u>
As at March 31 2023	<u>24,843</u>	<u>21,122</u>	<u>23,260</u>	<u>69,225</u>

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9. Right-of-use assets

	Land and Buildings	Total
As at April 1 2024	93,259	93,259
Depreciation	(41,320)	(41,320)
As at March 31 2025	<u>51,939</u>	<u>51,939</u>
As at April 1 2023	138,151	138,151
Depreciation	(44,892)	(44,892)
As at March 31 2024	<u>93,259</u>	<u>93,259</u>

The Company leases land at Market Square, Ely under an agreement for a term of 10 years. On renewal, the terms of the leases are renegotiated.

Details of leasing liabilities are included within note 14 and lease expense disclosed in note 5.

10. Inventories

	2025 £	2024 £
Completed properties held for resale	2,222,565	350,000
Work in progress	1,190,362	3,045,052
	<u>3,412,927</u>	<u>3,395,052</u>

The total amount of work in progress recognised as an expense during the year was £2,084,363 (2024: £4,134,543).

Please refer to note 13 to see details of the amounts included in work in progress which are pledged as security for loans.

11. Trade and other receivables

	2025 £	2024 £
Current:		
Trade receivables	49,204	862,312
Amounts owed by group entities	310,070	133,682
Other taxation	5,352	9,794
Prepayments and accrued income	610,628	603,570
	<u>975,254</u>	<u>1,609,358</u>

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12. Cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	759,830	481,674

13. Trade and other payables

	2025 £	2024 £
Current		
Trade payables	158,789	497,621
Amounts owed to group entities	299,118	287,908
Other taxation and social security	27,544	23,905
Other payables	187,838	139,981
Accruals and deferred income	78,850	75,505
	<hr/>	<hr/>
	752,139	1,024,920
	<hr/>	<hr/>

14. Borrowings

	2025 £	2024 £
Current:		
Loans due within one year	-	149,040
	<hr/>	<hr/>
	-	149,040
	<hr/>	<hr/>
Non-current		
Due 1 – 2 years:		
Amounts owed to parent undertakings	-	2,891,107
Loans due after one year	-	-
	<hr/>	<hr/>
Due 2 – 5 years:		
Amounts owed to parent undertakings	5,825,000	2,108,893
	<hr/>	<hr/>
	5,825,000	5,000,000
	<hr/>	<hr/>
Total non-current	5,825,000	5,000,000
	<hr/>	<hr/>

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14. Borrowings (continued)

Cambridge and Peterborough Combined Authority (CPCA) hold security on the company's land at Haddenham and on a portion of the land at the former RAF service accommodation at the Ely MOD site in relation to loans outstanding to them at the year end. At the year-end the total value of the Haddenham site is valued at £Nil and the former RAF service accommodation at the Ely MOD site is valued at £86,734, which is held within inventories.

East Cambridgeshire District Council has a fixed and floating charge on all property, or undertakings of the Company not already charged.

15. Lease Liabilities

	2025	2024
	£	£
Current:		
Lease liability	34,023	42,899
Non-current:		
Lease liability	40,406	74,429
	<hr/> 74,429	<hr/> 117,328

Refer to note 16 for further information on financial instruments. Details of finance costs are included within note 6. Details of the right of use assets are included within note 9.

In the event of default by the Company on the lease liabilities, the lease assets in note 9 would be returned to the lessor.

During the year Licence fees relating to a Licence to Occupy, which is not disclosed under IFRS 16, totalled £34,065 (2024: £33,397). Within non-current liabilities are lease liabilities falling due after more than 5 years totalling £Nil (2024 - £Nil).

16. Financial Instruments

Financial assets and liabilities

The carrying value of the company's financial assets and liabilities as recognised at the year end of the years under review may also be categorised as follows:

	Financial assets at amortised cost	Financial liabilities at amortised cost	Total carrying amount
	£	£	£
As 31 March 2025			
Cash and cash equivalents	759,830	-	759,830
Trade receivables	49,204	-	49,204
Amounts owed by group entities	289,627	-	289,627
Borrowings	-	(5,825,000)	(5,825,000)
Trade payables	-	(158,788)	(158,788)
Amounts owed to group entities	-	(299,118)	(299,118)
Other payables - current	-	(187,838)	(187,838)
Accruals and deferred income	-	(78,850)	(78,850)
Total	<hr/> 1,098,661	<hr/> (6,549,594)	<hr/> (5,450,933)

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16. Financial Instruments (continued)

	Financial assets at amortised cost	Financial liabilities at amortised cost	Restated Total carrying amount
As 31 March 2024			
Cash and cash equivalents	481,674	-	481,674
Trade receivables	862,312	-	862,312
Amounts owed by group entities	133,682	-	133,682
Borrowings	-	(5,149,040)	(5,149,040)
Trade payables	-	(497,621)	(497,621)
Amounts owed to group entities	-	(287,908)	(287,908)
Other payables - current	-	(139,981)	(139,981)
Accruals and deferred income	-	(75,505)	(75,505)
Total	2,045,238	(6,150,055)	(4,104,817)

Credit risk

Credit risk is the risk of financial loss to the company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the company's receivables from customers and balances at financial institutions.

The company's exposure to credit risk in the property development division is limited as title to any property sold does not pass until funds are received.

For the grounds maintenance division, the major customer is a local authority and the sole shareholder of the company so the risk is perceived to be low. The remaining customers are predominantly also local authorities.

For the markets division, the customers are individual market stall vendors and each debt is relatively small. Most vendors have been trading with the company, and its local authority predecessor for a number of years.

The company held cash and cash equivalents of £759,830 at 31 March 2024 (2024: £481,674). The cash and cash equivalents are held at NatWest Bank which is rated A- to A at leading credit rating agencies and so the company considers these to have a low credit risk.

The carrying amount of the financial assets best represents the maximum exposure to credit risk at the end of the reporting period.

Liquidity risk

Liquidity risk is the risk that the company will not be able to meet its financial obligations as they fall due. The company's policy throughout the year has been to ensure that it has adequate liquidity to meet its liabilities when due by careful management of its working capital.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16. Financial Instruments (continued)

	Less than one year £	More than one year less than five years £	Total £
2025			
Trade and other payables	752,139	-	752,139
Borrowings	-	5,825,000	5,825,000
	<hr/>	<hr/>	<hr/>
	752,139	5,825,000	6,577,139
	<hr/>	<hr/>	<hr/>
2024			
Trade and other payables	1,024,920	-	1,024,920
Borrowings	149,040	5,000,000	5,149,040
	<hr/>	<hr/>	<hr/>
	1,173,960	5,000,000	6,173,960
	<hr/>	<hr/>	<hr/>

Fair values

The carrying amounts of all financial assets and liabilities of the company as disclosed in the notes to the financial information are approximately their fair values.

Capital management

The company's objectives when managing capital are to safeguard the company's ability to continue as a going concern in order to provide returns for shareholders, benefits for other stakeholders and to maintain an optimal capital structure to reduce the cost of capital with an appropriate level of leverage for the size of the business so as to maintain investor, creditor and market confidence and to sustain future development of the business. In order to maintain or adjust the capital structure, the company may return capital to shareholders, issue new shares or sell assets to reduce debt.

17. Share capital

	2025 £	2024 £
Share classified as equity		
Allotted, called up and fully paid		
1 Ordinary share of £1	1	1
	<hr/>	<hr/>

18. Pension commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £66,751 (2024 - £53,925).

Contributions totalling £10,502 (2024 - £14,591) were payable to the fund at the year end and are included in creditors.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19. Related Party Transactions

In line with paragraph 25 of IAS24, the company has taken advantage of the exemption from the requirement to disclose transactions with East Cambridgeshire District Council (ECDC) and connected companies due to the control exercised by ECDC by virtue of it being the only shareholder.

The company has loans of £5,825,000 (2024: £5,000,000) due to ECDC on March 31 2029 lent at an interest rate fixed at 4.5%.

20. Details of Parent Undertaking

The ultimate parent undertaking is East Cambridgeshire District Council, registered address The Grange, Nutholt Lane, Ely, Cambridgeshire, CB7 4EE

21. Net cash inflow from operating activities

	2025 £	2024 £
(Loss) / Profit (loss) before income tax	(758,060)	(893,457)
Depreciation	79,102	83,250
Interest received	(12,105)	(13,799)
Interest expense (including capitalised interest)	264,405	262,880
Net fair value gains on financial assets / liabilities at fair value through profit or loss	5,197	(4,280)
Taxation	(10,118)	38,939
	<hr/>	<hr/>
	(431,578)	526,466
Decrease/(Increase) in inventories	(17,876)	1,461,130
Decrease/(Increase) in trade and other receivables	634,104	998,196
(Decrease)/Increase in trade and other payables	<hr/>	<hr/>
	(272,781)	(304,680)
Net cash outflow from operating activities	<hr/>	<hr/>
	(88,132)	1,628,180
	<hr/>	<hr/>

22. Reserves

The following is a description of each of the reserve accounts that comprise equity shareholders' funds:

Share capital	The share capital comprises the issued ordinary shares of the company at par.
Retained earnings	Retained earnings comprise the Company's cumulative accounting profits and losses since inception.

EAST CAMBS TRADING COMPANY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

23. Changes in liabilities arising from financing activities

	Lease liability £	Bank loans £	Total £
Balance at 1 April 2023	173,051	6,153,322	6,326,373
Net cash used in financing activities	(63,148)	(1,255,455)	(1,318,603)
Interest expense (including capitalised interest)	7,425	251,173	258,598
<hr/>	<hr/>	<hr/>	<hr/>
Balance at 1 April 2024	117,328	5,149,040	5,266,368
Net cash used in financing activities	(47,594)	(1,263,947)	(1,311,541)
Loans advanced	-	1,675,000	1,675,000
Interest expense (including capitalised interest)	4,695	264,907	269,602
<hr/>	<hr/>	<hr/>	<hr/>
Balance at 31 March 2024	74,429	5,825,000	5,899,429
<hr/>	<hr/>	<hr/>	<hr/>

Annual Governance Statement 2024/25

East Cambs Trading Company

East Cambs Trading Company (ECTC) is a private company limited by shares that is wholly owned by East Cambridgeshire District Council (ECDC). ECTC operates at 'arm's length' from ECDC with an independent board for operational decision making.

ECTC Mission Statement

We believe that by continuing to develop the services that we offer we will be able to deliver services that are profitable, sustainable, flexible and focused on meeting the needs of local people and businesses in East Cambridgeshire.

We believe in improving the quality of life of the taxpayer of East Cambridgeshire and we believe in the Council's objectives that are set out in the Corporate Plan 2023-2027. ECTC will continue to support the Council in achieving these objectives.

ECTC Commitments

- Deliver quality homes for the people of East Cambridgeshire
- Trade in a manner that, wherever possible, acts in the best interest of the Council
- Maximise on every commercial opportunity

Key Business

ECTC has two key business areas; the first is Commercial Services, which currently delivers Ely Markets and Grounds Maintenance and, the second is Property Development.

Both areas of the business carry out business on behalf of ECDC as well as other customers. ECTC will continually look for new opportunities to enter new markets or expand in existing markets.

Where necessary individual business plans will be developed for approval by the Board.

Delivery from 1 April 2016 to 31 March 2025

Commercial Services- Grounds Maintenance

In 2017 the Council awarded a 10-year maintenance and management contract to ECTC to deliver Grounds Maintenance services on its behalf. The annual value of this contract was £699,548 increasing with RPI.

Over the years ECTC has increased the number of sites that it maintains on behalf of the Council and has not increased the management fee that was agreed in 2017. Furthermore, ECTC has been in a position to offer a £100,000 discount on the management fee for each of

the years 2020/21, 2021/22 and 2022/23. This represents an overall saving to the Council of £300,000.

ECTC has been able to include additional sites and offer a discount because it has been able to generate income and profit from other organisations and has used the profits to invest in the service and offer discounts on the management fee to the Council where appropriate. In 2024/25 ECTC generated 32% of its income from other organisations. This is something that the Council would not have been able to achieve because of its limitations to act commercially in a public sector environment.

For various reasons, a discount is not being offered in 2025/26 and this largely relates to the increased sites being managed on behalf of the Council and the increased salary and national insurance costs which are being absorbed within the additional income received by ECTC from other contracts.

Commercial Services- Ely Markets

This business area is a great success for ECTC. Since 2016 Ely Markets has increased its revenue by 54% and year on year has delivered profit to the Company. Albeit in 2024/25 the profits are small but reflect investment and absorption of increased salaries arising from both the NJC pay award and a re-evaluation and redesignation of responsibilities.

As well as financial return to the company Ely Markets has provided a vibrant market that has generated millions of pounds of spend into the local economy.

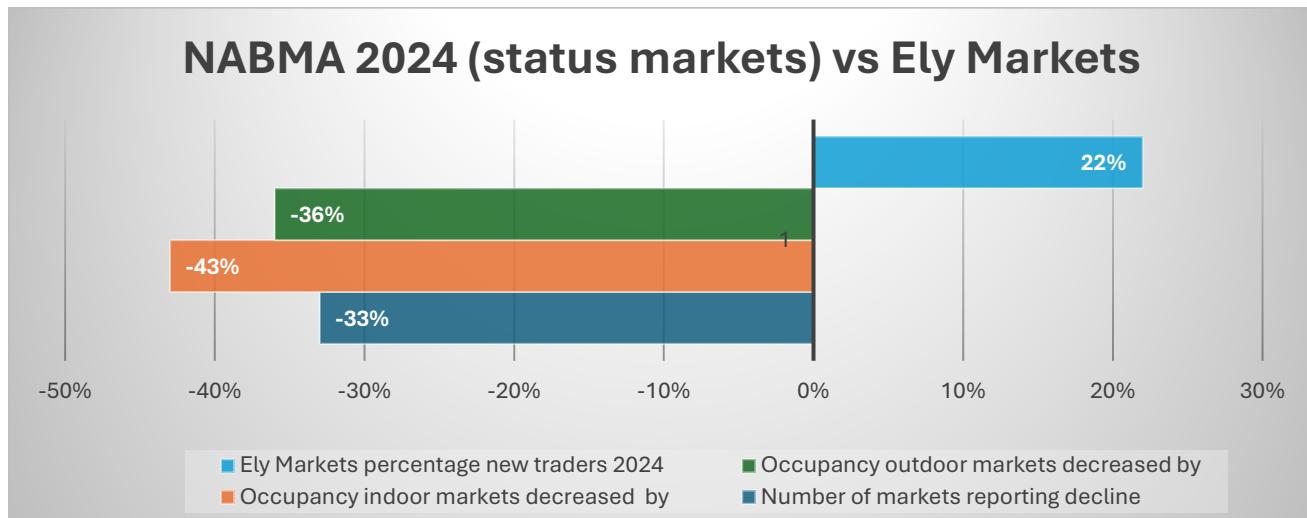
Ely Markets also delivers another direct financial benefit to the Council by leasing Ely Market Place at a cost of £30,000 per annum (increasing annually in accordance with the contract). This is income that the Council would not be able to achieve if it directly managed the service.

In 2016 Ely Markets employed 3 part-time core staff. In 2025 Ely Markets employs 2 full-time and 3 part-time core staff and utilises a number of casual staff; ranging from recking crew to stewards that assist with event management and safety on special market days, e.g. Foodie Fridays. Investment has also been made to ensure the improvement and sustainability of the service. All of this has been achieved at no cost to the Council. Ely Markets has returned profits to the Company and some profits have been used to reinvest in the service.

Financial returns aside, Ely Markets can boast the following successes (this list is by no means exhaustive):

- Vegan Fair
- Festive Lates
- Mini Markets
- Foodie Fridays
- Prince of Wales Visit
- NABMA Award Winner
- Queens Jubilee Weekend
- Christmas Markets

- Environmental Campaign #Bring Your Own
- Safe environment during COVID



Ely Markets continues to buck the trend and shows that Ely Markets continues to thrive whilst others continue to see decline. Ely Markets success is not a product of luck. The Team work incredibly hard to make sure that Ely Markets continues provide an offer that the community want and need.

These successes not only increase returns for ECTC but more importantly increase city centre footfall, provide choice and a safe and sustainable shopping alternative for the community, facilitate small businesses (providing a launch-pad which sometimes lead to established business in the city centre and beyond) and provide a more sustainable and environmentally responsible offer to the community.

Property Development

Since 2016 ECTC has delivered 183 homes and 48 of these are affordable housing units delivered through Community Land Trusts and £100k homes enabling people to live and work locally.

Site	Open Market	Affordable Housing
Barton Road, Ely (Kings Row)	9	2 + Contribution in lieu
The Shade, Soham (The Fledglings)	5	8
Former MOD Phase 1 (Arbour Square)	77	15
West End Gardens, Haddenham (Ovins Rise)	35	19
Eden Square, Ely	9	4
Total	135	48

ECTC, as site promoter, worked with the landowners and Kennett CLT to facilitate the delivery of an infrastructure first 500 home development, which includes 150 affordable homes (60 of

which will be owned and managed by the CLT), near net zero development. The landowners sold the site to Bellway in 2021, and planning has been approved for the detailed design of 328 of the units and the perimeter road. The development has commenced with open market sales in the summer of 2024 and the first 4 CLT units, now occupied and a further 14 in autumn 2025, with the remainder delivered in 2026. ECTC maintain a legal interest in the site and have a key role to play through the Kennett Delivery Board to ensure that the vision is adhered to.

2024/25 saw the successful completion of Eden Sqaure, Ely on the site of the old swimming pool next door to Paradise Leisure centre. ECTC paid in excess of £500,000 to the Council and delivered 13 new units, including 4 £100k homes for local people.

The future pipeline MOD Phase 2; 27-unit scheme which 100% of which is affordable housing (social rent tenure), MOD Phase 3; a 13 unit scheme (subject to planning) and a second phase at the very successful Haddenham site, led by Haddenham CLT (subject to planning).

Financing and returns

ECTC has been able to deliver its business plans as a result of its ability to generate income from its activities in both Property and Commercial Services.

In 2016 the Council agreed a 5-year £5m loan facility to ECTC as a general loan and in 2018 agreed a further loan of £1.5m which was ringfenced to deliver the Former MOD site in Ely. The business impact of COVID-19 resulted in the Council, as lenders, agreeing new loan terms relating to interest rate and loan repayment date.

In April 2022 Council agreed a new loan facility of £7.5m. The purpose of the loan was to facilitate repayment of existing loans and facilitate the delivery of 3 new sites; Former Paradise Pool, Ely, MOD Phase 2 and MOD Phase 3.

In February 2024, the Council agreed to extend the loan deadline from March 2026 to March 2027 to accommodate the timetable changes necessary to enable the NHS to complete the car park works which were only possible because of the land swap agreement between ECTC and the NHS.

In February 2025, the council agreed to a further extension until March 2029 to allow for the potential extension to Haddenham development, with an increase in the interest rate from 4.5% to 4.75%.

By 31st March 2025, ECTC will have paid £1,788,017 in interest to ECDC.

In 2018 Cambridgeshire and Peterborough Combined Authority (CPCA) agreed a £6.5m loan facility that enabled ECTC to progress the West End Gardens, Haddenham development. Due to the impact of COVID-19 it was necessary to negotiate a new repayment date for repayment of the loan. ECTC repaid the principal loan in January 2023, two months ahead of schedule.

In 2018 CPCA agreed a £24m loan facility that enabled ECTC to progress the MOD Phase 1 development. Due to the impact of COVID-19 it was necessary to negotiate a new repayment date for repayment of the loan. This loan was repaid on 31 March 2023.

At the time of repayment, the interest paid to the CPCa was £1.84m.

ECTC could have, with the consent of Council, secured loan financing from traditional lenders. It has not done this and instead has borrowed from the public sector. This means that between ECDC and CPCa the public sector has benefited to the total amount of £3,577,789 with further interest payments due to ECDC in future years.

In addition to the benefits identified above ECTC has also delivered the following financial benefit to the Council:

Purpose	Total 1 April 2016 to 31 March 2025
Senior Management Cost Recovery	£368,069
Service Charge Recovery	£597,140
Accommodation Cost Recovery	£521,310
S106/CIL	£861,995
Land Acquisition	£1,264,650
Total	£3,613,164

In some years the Company is filing losses and in other years it is filing profits. In all years the Company has remained solvent because it is able to demonstrate future solvency. This is the nature of a company that deals predominantly in the development industry. It takes time and money to develop houses and income from these flow through a future timeframe. The end date of 31 March of a financial year is, in essence, an arbitrary date. For example, a house completing on 1 April of a year instead of 31 March of the same year can lead to the difference as to whether the Company is posting a loss in the previous year or an increased profit in the following year. The cashflow statement of the Company is a more accurate indicator of the financial capabilities of the Company, not the statutory accounts.

Governance Framework

ECTC is governed by its Articles of Association and the Shareholder Agreement. Any changes to either of these documents would require the consent of ECDC.

Articles of Association (14 November 2019)

Key requirements	Compliance	2025/26developments/issues
There shall be a minimum of 3 Directors	Full Compliance. Board Directors: Paul Remington (Chairman) John Hill Isabel Edgar	There will be a change of directors in 2025/26 arising from the retirement of John Hill, Chief Executive ECDC and Managing Director of ECTC
Quorum shall be 2 Directors	Full Compliance	None to report

Shareholder Agreement (22 January 2019)

Key requirements	Compliance	2025/26developments/issues
Produce Annual Business Plan for approval by Shareholder Committee	2024/25 Business Plan approved by Shareholder Committee (Finance & Assets) on 28 March 2024 2025/26 Business Plan approved by Shareholder Committee (Finance & Assets) on 27 March 2025	2026/27 Business Plan will be presented to Shareholder Committee (Finance & Assets Committee) on 26 March 2026
Maintain effective and appropriate control systems in relation to the financial, accounting and record keeping.	Financial statements prepared in accordance with UK adopted international financial standards and audited by Price Bailey LLP, registered auditors. 2023/24 statements approved on 12 September 2024. 2024/25 statements expected to be approved on 11 September 2025	No issues identified
Board of Directors shall consist of not less than 3 Directors.	Full Compliance. Board Directors: Paul Remington (Chairman) John Hill Isabel Edgar	There will be a change of directors in 2025/26 arising from the retirement of John Hill, Chief Executive ECDC and Managing Director of ECTC

Board meetings shall be no less than 4 times per annum.	Board meetings held: 18 April 2024 12 September 2024 14 November 2024 30 January 2025 13 March 2025	Meeting held since 1 April 2025: 12 June 2025 11 September 2025 Scheduled meetings: 13 November 2025 15 January 2026
Leader of Council and Chair of Finance & Assets are appointed as Board Observers.	Full Compliance	None to report
Shareholder Committee to: Recommend, where relevant, the appointment of the Chairman of the Board and approve best practice policies in relation to such an appointment.	n/a for 2024/25	None to report
Receive, review, comment on and approve the business plan.	2024/25 Business plan approved on 28 March 2024 2025/26 Business Plan approved on 27 March 2025.	2026/27 Business Plan to be considered on 26 March 2026
Approve the company entering into any joint venture.	n/a for 2024/25	None to report
Approve the borrowing of any external monies (other than from CPCA).	n/a for 2024/25	None to report
Review the financial performance of the company.	Quarterly Management Accounts presented to Shareholder Committee (Finance & Assets). 2023/24 Statutory Accounts presented to Shareholder Committee (Finance & Assets) on 26 September 2024.	Shareholder Committee (Finance & Assets) to continue to receive. 2024/25 Statutory Accounts to be presented to Shareholder Committee (Finance & Assets Committee) on 25 September 2025.
Make recommendations to Council on how it would exercise the functions	n/a for 2024/25	None to report

<p>flowing from its ownership of shares.</p> <p>Shareholder Committee meeting shall be held no less than 2 times per annum.</p> <p>The Company will host an annual All Council Member Shareholder Seminar.</p> <p>The Company shall supply all Members of the Shareholder Committee with Agenda and support papers.</p>	<p>Full Compliance- meetings held on:</p> <p>27 June 2024</p> <p>26 September 2024</p> <p>28 November 2024</p> <p>30 January 2025</p> <p>27 March 2025</p> <p>Seminar held 13 May 2025.</p> <p>Full Compliance.</p>	<p>None to report</p> <p>None to report.</p> <p>None to report</p>
<p>Matters reserved for Council:</p> <p>issuing or allotting any shares;</p> <p>granting any option or other interest (in the form of convertible securities or in any other form) over or in its share capital, redeeming or purchasing any of its own shares or effecting any other reorganisation of its share capital;</p> <p>altering in any respect its articles of association or the rights attaching to any of its shares;</p> <p>permitting the registration of any person as a Shareholder of the Company;</p> <p>re-registering the Company as a public limited company, or as any entity other than a company limited by shares;</p>	<p>n/a in 2024/25</p> <p>n/a in 2024/25</p> <p>n/a in 2024/25</p> <p>n/a in 2024/25</p>	<p>None to report.</p> <p>None to report.</p> <p>None to report.</p> <p>None to report.</p>

<p>applying for the listing or trading of any shares or debt securities on any stock exchange or market;</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>
<p>forming any Subsidiary Undertaking or acquiring shares in any other company or participating in a joint venture (incorporated or not);</p>	<p>n/a in 2024/25</p> <p>On 24 May 2024 Council approved changes to allow Resident Management Companies to be formed without the need for prior consent.</p> <p>On 10 October 2024 Eden Square Residents Management Company Ltd was formed. ECTC held 13 shares which are transferred to residents on the sale of their property.</p>	<p>None to report.</p> <p>The final property has now been sold in July 2025 and so all shares will have been transferred to residents and ECTC no longer holds any shares.</p>
<p>amalgamating or merging with any other company or business undertaking; or</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>
<p>passing any resolution for its winding up or presenting any petition for its administration, unless it has become insolvent;</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>
<p>changing the nature of the Business or commencing any new business which is not ancillary or incidental to the Business;</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>
<p>appointing or removing any Director;</p>	<p>n/a in 2024/25</p> <p>.</p>	<p>None to report.</p>
<p>the grant of any power of attorney or the appointment of any agent, or the entry into any other agreement which devolves or transfers management control of the</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>

<p>Company from the Board of Directors;</p> <p>agreeing to remunerate (by payment of fees, the provision of benefits-in-kind or otherwise) any Director;</p> <p>the entry into any service contract, terms of appointment or other agreement with a Director;</p> <p>agreeing to remunerate (by payment of fees, the provision of benefits-in-kind or otherwise) any key employee of, or consultant to, the Company at a rate in excess of £100,000 per annum;</p> <p>establishing or amending any profit-sharing, share option, bonus or other incentive scheme of any nature for directors;</p> <p>making any bonus payment to any director;</p> <p>borrowing any monies which require a guarantee or security from the Council (other than normal trade credit);</p> <p>changing its name or its registered office; or</p> <p>replacing or modifying the Business Plan;</p> <p>entering into an agreement to do any of the foregoing.</p>	<p>n/a in 2024/25</p>	<p>None to report.</p>
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<p>The Company shall provide an Annual Governance Statement to the Shareholder and this shall be supplied at the same time as the information required in clause 7.2. The Annual Governance Statement shall include the key risks for the Company in the forthcoming year and set out the process for escalating the risks to the Council where these affect the Council as the Shareholder.</p>	<p>Presented to Board for approval on 11 September 2025</p>	<p>None to report.</p>
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Strategic Risk

The Strategic Risks are provided in the Business Plan for 2024/25 and are monitored by Director Commercial and Finance Manager. A report of Strategic Risk is presented at each Board meeting.

Risk	Reported Changes in 2024/25	Matters for 2025/26
Changes in legislation could place restrictions on the Council's power to trade in a commercial manner	None	This is a medium to long term risk and no significant changes in legislation are anticipated that will affect the company during 2025/26.
Changes in legislation could impact on ECTC's ability to borrow (or conversely ECDC's power to lend) to fund future projects	None	This is a medium to long term risk and no significant changes in legislation are anticipated that will affect the company during 2025/26. The Company has secured a loan from ECDC to fund the projects within this Business Plan.
Changes in Planning and Housing Policies could have an impact on Property division, for example, Starter Homes,	Council's decision not to commence a new local plan has no impact on the	There is no impact on the projects that have planning permission and no significantly adverse impact on projects going

First Homes, Self-Build could impact the profitability of a particular development.	current pipeline or the new opportunity.	through the planning system in 2025/26 Individual business cases for future projects should consider possible changes in Planning and Housing Policy.
Inadequate governance arrangements and lack of clarity on roles of ECDC and ECTC could lead to poor decision making that undermines the operation of ECTC.	None The Shareholder Agreement was amended in 2024/25 to reflect minor improvement recommendations from the Council's Internal Auditors.	Governance arrangements are currently fit-for-purpose
Changes in Council structure resulting from Local Government Reorganisation	ECTC is a legal entity in its own right. Following LGR ECTC will automatically have a new shareholder (being the new Unitary Authority). It will be a matter for the new Council to consider once it is live.	
ECTC is wholly owned by ECDC and so is subject to the controls and decision-making process for matters that are outside of the Business Plan.	None	The Shareholder Agreement provides for the ability of extraordinary meetings of the Shareholder Committee to be called to consider urgent business and where necessary make recommendations to Full Council.
ECDC has provided a £7.5m loan to ECTC to be drawn down and repaid in accordance with the loan agreement. In the event of an economic slowdown, there may be a risk that the company cannot meet the repayment schedule.	The Council has granted an extension of the loan to March 2029 to accommodate a new opportunity.	When requesting the loan sensitivity analysis was carried out for future projects. Individual, detailed business cases will be produced for future projects which will review assumptions made when requesting the loan.

		<p>A contract to sell all properties on phase 2 at Arbour Square to a registered Housing Provider has been exchanged.</p> <p><i>A planning application has been submitted for phase 3 at Arbour Sqaure.</i></p>
With the exception of new loans from CPCA, ECTC cannot increase its indebtedness without the consent of the Shareholder Committee (loans can be provided by ECDC and this requires the consent of Council). If ECDC's MTFS is not successfully implemented the availability of loan finance to ECTC could be reduced. This may lead to ECTC needing to borrow from the 'market'.	None	ECTC has secured loan financing for the projects in this Business Plan. If opportunities arise in the future financing discussions with the Council will be held as soon as practicable.
Changes in taxation, interest rates and build cost inflation.	None	The Finance Manager and Director Commercial monitor changes and factor these changes into individual detailed business cases.
Cost of living.	None	The Finance Manager and Director Commercial monitor changes and factor these changes into individual detailed business cases.
Economic downturn could result in lower profits (or even possible losses) than are anticipated in the Business Plan	None	<p>The impact of change in market behavior is being actively managed.</p> <p>Director Commercial and Finance Manager will consider this risk when producing the detailed</p>

		individual business cases for future projects and this will include monitoring this risk if the plans are approved by the Board. Monitor closely and link with the specific cost of living risk.
Inadequate management of commercial build contracts can lead to delays, overspends and reduced profitability/cash flow for ECTC.	None	The Director Commercial and Finance Manager, in the business planning cycle, are aware of these risks and meet fortnightly with the project team to monitor the assumptions made in the individual business cases.
Adequacy of organisational resources to deliver the required business outcomes.	None	Adequacy of resources is continuously reviewed. There is continued investment in facilities, staff and training to ensure that ECTC has the resources that it needs to deliver the necessary outcomes.

In 2024/25 the Director Commercial introduced a risk matrix which was included in the approved 2024/25 Business Plan.

'All risks are monitored by the Director Commercial on a monthly basis and updates are sought from relevant personnel.

- Low- (risk score 1 to 9)- Routine noting to Board
- Medium- (risk score 10 to 14)- Routine noting to Board and relevant updates provided to provide assurance that the risk is being managed
- High- (risk score 15+)- Reported to Board with actions outlined and where necessary a plan of action provided'

The high-risk action plan may include requests to the Shareholder.

Financial Performance

	Compliance	Matters for 2025/26
Management Accounts	The Board received Quarterly Management	None to report

	Accounts throughout 2024/25	
Statutory Accounts	The Board will consider the Statutory Accounts for 2024/25 on 11 September 2025.	None to report
ECDC Loan Performance	Monitored through Management Accounts.	In April 2024 Board started to receive a loan performance update as part of the Project Status Update Report.
Project spend	Project Status Update reports include spend tracker on individual projects for the Property division. Commercial Services are monitored through the management accounts reporting.	None to report.

2024/25 Business Plan

Commercial Services

The primary focus of Commercial Services for 2024/25 shall be to continue to develop Ely Markets, focusing on the community as its customer, and Grounds Maintenance Service focusing on new areas of income generation; ensuring that both continue to deliver high quality services that respond to the needs of their customers and seek to maximise opportunities that arise throughout the year.

Ely Markets

Objectives

- Provide a choice for the community
- Provide a focal point for the community
- Increase the vibrancy of the city centre
- Promote employment
- Be a stepping stone for small businesses

Budget

Markets	2024/25 Budget	2024/25 Actual
Turnover	315,988	285,305
Salaries	249,644	221,098
Premises	15,874	29,953
Transport	2,086	1,762
Supplies & Services	45,051	30,965
Gross Profit	3,333	1,526

Grounds Maintenance

Objectives

- Deliver an excellent high-quality service
- Explore new commercial opportunities
- Develop an excellent SUDS maintenance service

ECTC's main client is ECDC which accounts for approximately 70% of its income.

Over the years the service has focused on harnessing relationships with its customers and building a strong reputation for delivering an excellent, high-quality service. This has enabled ECTC to secure contracts outside of ECDC on a longer-term basis.

In its formative years ECTC was able to secure small ad hoc contracts, in the more recent years ECTC has been able to secure longer-term contracts with school academies.

Budget

The following table provides a summary of the budget to March 2025

Grounds Maintenance	2024/25 Budget	2024/25 Actual
Turnover	1,256,463	1,313,647
Salaries	914,470	941,603
Premises	74,595	78,612
Transport	173,857	179,207
Supplies & Services	87,013	102,231
EBITDA	6,529	11,993

Property

Objectives

- Development Project Management
- House Building
- Planning Promotion
- Housing and Estate Management Service
- Asset Development Consultancy

Project	Commitment	Delivery	Matters for 2025/26
Arbour Square, Phase 1	Affordable Housing- As at 21 February 2024 13 properties are now occupied, and 2 properties are sold and due to complete during the early part of 2024/25. Market Homes- As at 21 February 2024 75 have been sold, 1 property has exchanged and awaiting legal completion (due in March 2024) and 1 is being rented for 6 months.	The remaining affordable properties were sold in 2024/25. The final pen market unit was sold in 2025/26	
Eden Square, Ely	Construction has commenced on 13 homes on the site at Eden Square, Ely. Four of the homes will be provided as £100k Homes. It is anticipated that the development will complete in September 2024 with release of sales commencing in early summer 2024.	Building work was finished in November 2024. 9 of the 13 (including the four £100k homes) had sold by 31 March 2024.	The remaining properties were sold in June/July 2026.

Arbour Square, Ely, Phase 2	<p>A full business case for the new build project will be developed and presented to Board for approval in late March/early April 2024. If approved construction will commence in early Autumn 2024.</p>	<p>A full business case was approved in April 2024. Building work commenced in March 2025.</p>	<p>A contract was signed with Havebury Housing Partnership in August 2025 for all 27 properties as social rent.</p>
Arbour Square, Ely, Phase 3	<p>This land, with planning potential for around 14 new homes, will form Phase 3 of the Company's development at Ely.</p> <p>If planning permission is achieved and the Board approve the Full Business Case, it is anticipated that development could commence in 2024/25.</p>	<p>Formal planning application submitted in July 2025.</p>	<p>If approved, a full business case will be submitted in 2025/26 for start in early 2026/27.</p>

Budget

	HISTORIC		2024/25	2024/25
			Budget	Actual
Turnover				
Market housing sales	£52.26m		£0.87m	£1.84m
Affordable housing sales	£5.21m		£3.76m	£0.4m
Other income	£1.51m			£0.08m
Total Turnover	£58.98m		£4.62m	£2.32m
Cost of Sales				
Housing construction costs	£53.6m		£4.12m	£2.29m
Salaries	£2.7m		£0.41m	£0.4m
Premises	£0.11m		£0.02m	£0.02m
Supplies & services	£0.6m		£0.05m	£0.05m
Cost of Sales	£57.02m		£4.6m	£2.77m
Gross Profit / (Loss)	£1.96m		£0.02m	(£0.45m)
Overheads	(£1.4m)		(£0.18m)	(£0.16m)
EBITDA	£0.56m		(£0.16m)	(£0.61m)

Losses were forecast for 2024/25 due to this being a period of predominantly construction only. Profits on these construction activities will be realised on final sale which will be during the financial years 2025/26 and 2026/27. These profits will be sufficient to return the business to a net asset situation having repaid all financial liabilities.

NOMINATION OF A TRUSTEE TO EAST CAMBS COMMUNITY LAND TRUST

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Director Community

Report number: AA67

Contact officer: Sally Bonnett, Director Community

Sally.bonnett@eastcambs.gov.uk 01353 665555, The Grange, Ely

1.0 Issue

- 1.1. To consider the nomination of a Councillor as a trustee to East Cambs Community Land Trust (ECCLT).

2.0 Recommendations

- 2.1. Members are requested to nominate a Councillor as a trustee to East Cambs Community Land Trust.

3.0 Background/Options

- 3.1. ECCLT was incorporated in November 2017. The CLT is incorporated as a Charitable Community and Benefit Society and registered with the Financial Conduct Authority under the Co-Operative and Community Benefit Society Act 2014. It is incorporated to enable affordable homes to be owned and managed by an independent, locally-run body that enables people to live and work locally.
- 3.2. ECCLT was set up as an 'umbrella' CLT. This is an approach that had successfully been used in other parts of the country (for example, there is an umbrella 'Cornwall CLT') prior to ECCLT's set up.
- 3.3. Umbrella CLTs cover a wider area or region than local CLTs, and their purpose is to support affordable housing to be secured for people who live and work locally. They will particularly be active in communities where there is desire and need for locally affordable homes, but where there isn't the appetite to set up and run a local CLT. It is important to note that umbrella CLTs are not incorporated to replace or act in competition to areas where there is an existing CLT, and instead take a complementary and supportive role.
- 3.4. All Community Land Trusts have the option, at incorporation stage, to nominate a 'Custodian'. Nominating a Custodian gives CLTs an extra level of security against the core parts of their governing rules being changed in the future; this includes the Objects of the Trust, rules on its application of its profits, and dissolution. Custodians for CLTs are typically trusted local organisations such as the District Council, Parish Council or local Charity with similar Objectives. Custodians can also offer support and guidance via a limited number of seats on the Board.

The Objects of ECCLT are as follows:

- “The CLT is formed for the benefit of the community to operate as a community land trust in East Cambridgeshire (the area of benefit),
 - The objects of the CLT are to carry on for the benefit of people in need (whether by virtue of poverty, financial hardship, age, physical or mental disability or ill health) in the area of benefit:
 - The business of providing and managing housing (including social housing) and facilitating the provision and management of such housing,
 - The provision of, and facilitating the provision of, information, advice, assistance, training, support, facilities, amenities and services incidental to the provision and promotion of housing,
 - The promotion of regeneration in areas of social and economic deprivation in such ways as may be thought fit by the Trustees, and
 - Any other charitable object that can be carried out from time to time by a community land trust and which the Trustees consider would further the social, economic and environmental interest of the community in the area of benefit.”
- 3.5. ECCLT currently own sixteen properties; two at Barton Road, Ely (one property is a shared ownership property and one is an affordable rent property) and fourteen shared ownership properties at Arbour Square, Ely.
- 3.6. East Cambridgeshire District Council is the Custodian Member of ECCLT. The rules of ECCLT require a minimum and maximum number of trustees. The minimum is three and the maximum is twelve. There are currently five trustees on ECCLT.
- 3.7. A Custodian Nominee is appointed for a term of 4 years and there are no limitations in ECCLT rules as to how many terms a trustees can serve. The requirement is that the Custodian Nominee is appointed every 4 years.
- 3.8. Councillor Anna Bailey currently serves as a trustee to ECCLT. This term comes to an end in September 2025.

4.0 Arguments/Conclusions

- 4.1. In accordance with ECCLT rules the Council has the right to nominate a Councillor and it is recommended that the Council nominates a Councillor as a trustee to ECCLT.

5.0 Additional Implications Assessment

Financial Implications No	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No

6.0 Appendices

None

7.0 Background documents

Nomination of a Trustee to East Cambs Community Land Trust- Finance & Assets Committee- 26 November 2020.

Grant to East Cambs Trading Company for the provision of affordable housing

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Director Community

Report number: AA68

Contact officer: Sally Bonnett, Director Community

Sally.bonnett@eastcambs.gov.uk, 01353 665555, The Grange, Ely

1.0 Issue

- 1.1. To consider a grant payment to East Cambs Trading Company to deliver 100% affordable housing at Phase 2 Arbour Square, Ely.

2.0 Recommendations

- 2.1. Members are requested to approve a grant to East Cambs Trading Company of £72,142.61 as a contribution towards a housing development scheme delivering 100% affordable housing at Phase 2 Arbour Square, Ely.

3.0 Background/Options

- 3.1. On 23 December 2016 East Cambs Trading Company (ECTC) entered into a Section 106 Agreement with the Council connected with ECTC's development at Barton Road, Ely. In accordance with policy the Section 106 Agreement provided for 30% affordable housing and in this instance, it was for the delivery of two affordable housing units on-site and an in-lieu contribution for the delivery of the third unit off-site.
- 3.2. The on-site affordable housing was delivered as one shared ownership unit and one affordable rent unit. An in-lieu contribution of £72,142.61 was paid on 13 September 2018.
- 3.3. The Council is required to spend the £72,142.61 on delivering affordable housing unit(s).
- 3.4. In August 2020 ECTC applied for planning permission for development at the site known as Phase 2 Arbour Square, Ely and on 19 February 2024 the Council approved planning permission for a 27-unit scheme, securing 33% affordable housing, i.e. policy compliant. This was secured through a Section 106 Agreement dated 19 February 2024.
- 3.5. In recent years ECTC has explored opportunities to increase the affordable housing at Phase 2 Arbour Square, Ely and it was envisaged by both the Council and ECTC that the contribution paid under the Section 106 Agreement referred to in 3.1 above could be used (subject to formal member approval) where additionality, i.e. above policy compliance, could be achieved on this development.

- 3.6. The development for 27 units commenced in March 2025 and in August 2025 ECTC entered into contract with Havebury Housing Partnership to deliver the site as a 100% affordable housing scheme which secured a tenure of social rent for all 27 units. It is anticipated that first occupations will occur in the early part of 2026.
- 3.7. ECTC's business case included an assumption that revenue for the scheme would include a contribution from the Council of £72,140.61. ECTC is aware that this assumption relies on formal approval from the Council.
- 3.8. Officers have been provided with a copy of the contract between ECTC and Havebury Housing Partnership as evidence that the site will be delivered as a wholly affordable housing site. This has been provided in the strictest of confidence as the information contained within it is commercially sensitive.

4.0 Arguments/Conclusions

- 4.1. Members are recommended to approve the grant of £72,142.61 to ECTC for the delivery of additional affordable housing at Phase 2 Arbour Square, Ely for the following reasons:
 - 4.1.1 The Council is holding £72,142.61 in Section 106 contributions which can only be spent on affordable housing provision,
 - 4.1.2 The Council had requested ECTC to explore opportunities to increase the affordable housing provision on the site over and above policy compliance,
 - 4.1.3 The site will be delivered as a 100% affordable housing scheme,
 - 4.1.4 The site has commenced and can be delivered, and
 - 4.1.5 Evidence has been provided that confirms the site will be delivered as 100% affordable housing.
- 4.2. The site has commenced, and evidence has been provided, however, if approved the Director Community will still enter into a funding agreement with ECTC to ensure that the grant is used to secure the site as 100% affordable housing.

5.0 Additional Implications Assessment

5.1

Financial Implications	Legal Implications	Human Resources (HR) Implications
Yes- £72,142.61 to be met from Section 106 contributions	Requirement to enter into Funding Agreement	No
Equality Impact Assessment (EIA)	Carbon Impact Assessment (CIA)	Data Protection Impact Assessment (DPIA)
n/a	n/a	n/a

6.0 Appendices

None

7.0 Background documents

Extraordinary Council- 19 June 2019
 Section 106 Agreement dated 23 December 2016

TITLE: Medium Term Financial Strategy Update

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Ian Smith, Director, Finance

Report No: AA69

Contact Officer: Jude Anthony, Finance

jude.anthony@eastcambs.gov.uk phone: 01353 616470, Room 104, The Grange, Ely

1.0 Issue

- 1.1. To provide Committee with an update on the Medium-Term Financial Strategy (MTFS) since the 2025/26 budget was approved in February 2025.

2.0 Recommendations

- 2.1. Members are requested to note the contents of the report.

3.0 Background

- 3.1 The Council approved the budget for 2025/26 and with it the MTFS for 2026/27 to 2028/29 at its meeting on 25 February 2025. At that point, via the use of its Surplus Savings Reserve, the Council had a balanced budget for 2025/26 and 2026/27, but with significant savings to be found in the following years.
- 3.2 The Budget / MTFS was approved on the basis that the Council would not put up Council Tax in the budget year, but then put it up by the maximum allowed, £5 per year, each subsequent year.
- 3.3 The current expectation is that Local Government Reorganisation (LGR) will take place in April 2028, so only the initial two years of this plan will come into play, but for reasons of consistency and to ensure a full understanding of the Council's finances if LGR was delayed, the full four-year plan has been prepared.

4.0 Changes to previous years

- 4.1 The Council ended the 2024/25 financial year with an underspend of £2,621,278. This underspend was added to the Surplus Savings Reserve and is available to support the MTFS in future years.
- 4.2 The Council is currently forecasting a year-end underspend of £331,000 in 2025/26. This will also be transferred into the Surplus Savings Reserve at year-end and has been included in the figures detailed in this paper.

5.0 Changes made to the 2026/27 Budget

- 5.1 Fair Funding Review

Members will be aware that the Fair Funding Review, and associated Business Rates baseline reset, was promised, but not delivered by Government for a number of years (originally planned for 2020). This is now almost certain to happen in April 2026. This report details the latest intelligence on what Government intends to do and its impact on this Council.

In simplistic terms, the Fair Funding Review is the process by which Government calculates how much of its overall funding for Local Government goes to each individual council. The concern for this Council, however, is that the full Business Rates baseline reset will result in the Council losing the benefit it is currently receiving from the high level of Business Rate growth in the District since 2013. The current process allows Business Rate growth, since the last reset, to be retain locally, but under the reset this additional income will go into the overall quantum and be shared out across all authorities.

Government have provided details of the criteria they intend to use as part of the Fair Funding Review and which data sets they will be using to allocate funds, but have said, they will not announce cash values until the Provisional Local Government Settlement, expected in the Autumn. This presumably, to allow them to update the criteria and data right up to the point of publication. Pixel Financial Management (who provide financial analysis to over two hundred councils across the county) have used all of the information provided by Government, to update their MTFS model, and the figures in Appendix 1 match their analysis.

Government originally suggested that all but a very few councils would be protected from significant reductions in funding as part of the review, with the assurance that if councils increased Council Tax by the maximum amount allowed, they would be at least cash flat between years.

However, it later became known that 49 councils, including 41 district council, of which East Cambs is one, will face a reduction in cash funding of up to 7% even if they put Council Tax by the maximum. With there being an emerging view that these are the councils that have benefited most from increased Business Rate receipts in recent years. This treatment is being challenged by the District Council Network as part of the Government's consultation.

The impact of the changes on East Cambs are that New Homes Bonus (for which we received £828,863 in 2025/26), National Insurance compensation Grant (£118,594) and Funding Floor Grant (£405,396) will all be stopped in 2026/27.

We will receive additional Revenue Support Grant increasing from £125,690 in 2025/26 to £3,794,390 in 2026/27, while our retained Business Rates value will reduce from £5,393,410 to £2,726,182.

5.2 Inflation

Officers have made assumptions regarding inflation on specific budget lines in this report, but with the immediate inflationary pressures now apparently over, many budgets have not had inflation added, reverting to the approach in place prior to 2023/24.

A 2.5% inflationary pay rise has been assumed on salary budgets between the 2025/26 and 2026/27.

5.3 Council Tax

The Council and all other preceptors determine, as part of their budget preparations, how much they wish to collect in Council Tax and subsequently set their tax level in February prior to the year of collection, at a value to ensure that the required amount is collected. In year, this Council (as the collection authority) will pay across to the other preceptors and indeed ourselves, the budgeted value from the Council Tax Collection Fund.

The amount of Council Tax collected is determined by three factors, the Council Tax value for a band D property as determined by the Council, the number of band D equivalent properties in the District and the Council's calculation as to how much of the money will be collectable.

It is assumed at this stage that the value of Council Tax in 2026/27 for a band D property will be increased by £5 to £147.14, inline with the decision made in February 2025.

An initial calculation of the number of equivalent Band D properties in the District will be undertaken shortly, to which officers will make a judgement as to the amount which will be collectable. This figure will be reviewed and updated over the Autumn period.

5.4 Business Rates

Councils are required to prepare a report to Government (called the NNDR1) by the end of January each year, detailing the amount of Business Rates they anticipate collecting during the following financial year. The final budget presented to Council in February will reflect the figures detailed in this return, but for now, the figures in this report reflect those forecast by Pixel Financial Management and reflect the consequences of the Baseline reset as discussed in 5.1 above in 2026/27.

5.5 Waste

The Waste and Street Cleansing Service Proposal, as approved by Full Council on 17 October 2024, will result in a significant additional cost to the Council from April 2026. An initial estimate of these additional costs (as detailed in the paper) are included in the figures detailed in appendix 1 to this report. It should be noted however, that this paper represents the worse case scenario for these costs, in that, it includes the additional costs, but does not account, for the potential new income from Government for the new burden of separately collecting food waste. When the Government's Waste Strategy was originally announced, funding was promised, but it is now unclear if the Government see the funding received under the Extra Producer Responsibility (EPR) scheme as this payment or whether a further income stream will be announced in the Autumn.

Regarding the EPR scheme, we received initial figures for our 2025/26 allocation along side the Provisional Local Government Settlement in December 2024. It was assumed at the time that an equivalent figure would be received in

future years and that was built into the MTFS. However, Government have recalculated their figures and have now determined that East Cambs should get a lower value. This revised value is included in the figures in this report. (To note, Government have guaranteed the original amount for 2025/26, so it has no budget consequences in that year.)

5.6 Enterprise Zone Business Rates

Business Rates generated on the Lancaster Way Enterprise Zone had restrictions on their use in the original agreement with Government and the Cambridgeshire and Peterborough Combined Authority. A new agreement has recently been drafted which provides the Council with additional freedoms as to how it can use its share of these receipts. Moving forward it is therefore planned to meet the total cost of the Economic Development Team from these receipts.

5.7 Pension Costs

The three yearly actuarial review of the Pension Fund took place on 31 March 2025. The calculation concluded that the Pension Fund is in credit and as such, the Council's annual contribution will be reduced from April 2026.

In the current year, the Council's contribution into the fund is 17.4% of salary costs plus a lump sum contribution of £437,000, this equates to an overall percentage of 24.5%. From April 2026, the rate will be 18.5% of salary costs, with no lump sum payment.

6.0 Impact on the MTFS

- 6.1 As alluded to above, it is difficult at this time to forecast with any certainty, the longer term implications on the Council's finances, with the major unknown being around the impact of the Fair Funding Review for Local Government.
- 6.2 The figures detailed in Appendix 1, therefore need to be treated with caution, these will be updated further during the coming months as further information becomes available, with the Director, Finance updating Finance and Assets Committee as appropriate.
- 6.3 The figures presented however show that the 2026/27 financial year is balanced via the use of the Surplus Savings Reserve, but there are significant savings requirements in future years, with around £1 million to be found to balance 2027/28 – year 2 of the plan.
- 6.4 Therefore, whilst the Council is not expecting any issues with being able to publish a legal budget for 2026/27, savings are required to balance the budget in 2027/28 prior to LGR in April 2028. It is important, therefore, that work continues to look for opportunities and put in place plans to make savings or increase income levels in 2026/27 and future years, to reduce the immediate draw from the Surplus Savings Reserve, so that further funds are available in the future.
- 6.5 To this end, options to resolve the budget shortfalls in future years come from:
 - Efficiencies in the cost of service delivery
 - Reductions in service levels
 - Increased income from fees and charges
 - Increased commercialisation via its trading companies.

7.0 Additional Implications Assessment

7.1 In the table below, please put Yes or No in each box:

Financial Implications No	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No

8.0 Appendix

Appendix 1 – MTFS Model as at 2 September 2025.

9.0 Background Documents:

2025/26 Budget as approved by Full Council on 25 February 2025.

DRAFT BUDGET 2026-27

	Budget 2025-26 £	Estimate 2026-27 £	Estimate 2027-28 £	Estimate 2028-29 £	Estimate 2029-30 £
Committees:					
Operational Services	6,842,567	8,584,968	8,952,733	9,011,636	9,249,558
Finance & Assets	7,969,054	8,109,161	7,970,056	8,282,545	8,520,897
Net District Spending	14,811,621	16,694,129	16,922,789	17,294,181	17,770,455
New Homes Bonus Grant	-828,863	0	0	0	0
Dampening Grants	0	0	0	0	0
Service Grant / Funding Floor Grants	-523,990	0	0	0	0
Internal Drainage Board Levies	801,368	798,195	815,359	832,866	850,723
Net Operating Expenditure	14,260,136	17,492,324	17,738,148	18,127,047	18,621,178
Contribution to Corporate Reserve	40,162	323,218	24,583	38,890	49,413
Contribution from Surplus Savings Reserve	-1,812,895	-4,607,683	-4,139,666	0	0
Savings to be identified	0	0	-747,492	-5,599,264	-5,788,646
ECDC Budget Requirement	12,487,403	13,207,859	12,875,573	12,566,673	12,881,945
Parish Council Precepts	3,596,232	3,776,044	3,889,325	4,006,005	4,126,185
DISTRICT BUDGET REQUIREMENT	16,083,635	16,983,903	16,764,898	16,572,678	17,008,130
Financed by:					
Council's share of Collection Fund Surpluses	-492,272	0	0	0	0
Revenue Support Grant	-125,690	-3,794,390	-3,211,098	-2,644,550	-2,718,403
Locally retained Non-Domestic Rates	-5,393,410	-2,726,182	-2,762,345	-2,801,531	-2,840,395
NNDR from Renewables / Enterprise Zone	-1,773,841	-1,773,841	-1,773,841	-1,773,841	-1,773,841
COUNCIL TAX REQUIREMENT	8,298,422	8,689,490	9,017,614	9,352,756	9,675,491

	Estimate 2025-26 £	Estimate 2026-27 £	Estimate 2027-28 £	Estimate 2028-29 £	Estimate 2028-29 £
Unallocated Surplus Savings Reserve					
In hand at 1st April	10,229,244	8,747,349	4,139,666	0	0
Movement in year	-1,481,895	-4,607,683	-4,139,666	0	0
In hand at 31st March	8,747,349	4,139,666	0	0	0

IMPLIED BAND 'D' COUNCIL TAX (District only i.e. excluding parish levies)					
Demand on Collection Fund as above	8,298,422	8,689,490	9,017,614	9,352,756	9,675,491
Less Parish Precepts as above	3,596,232	3,776,044	3,889,325	4,006,005	4,126,185
	4,702,190	4,913,446	5,128,289	5,346,751	5,549,306
Council Tax Base	33,081.4	33,393.0	33,707.7	34,025.4	34,225.4
District Council Tax - Band D	142.14	147.14	152.14	157.14	162.14

Description	Budget 2025/26	Estimate 2026/27	Estimate 2027/28	Estimate 2028/29	Estimate 2029/30
Operational Services					
Building Regulations	36,436	36,825	37,048	37,275	37,507
Care and Repair	-98,842	-85,584	49,186	54,051	59,014
Community Projects & Grants	206,095	209,697	211,770	213,885	216,042
Community Safety	64,358	77,012	78,111	79,232	80,376
Cons. Area & Listed Buildings	74,808	77,021	78,295	79,594	80,919
Crematorium	0	96,272	-30,371	-264,791	-299,935
Customer Services	665,279	643,090	655,962	669,093	682,485
Dog Warden Scheme	50,553	52,156	53,155	54,174	55,214
Emergency Planning	32,148	32,785	33,152	33,526	33,908
Environmental	52,087	53,339	54,318	55,317	56,336
Environmental Health	620,980	642,280	654,474	666,912	679,597
Homelessness	326,611	438,308	629,006	666,657	681,091
Leisure Centre	-502,043	-549,183	-549,183	-549,183	-549,183
Licencing - Env Services	26,040	34,019	38,594	43,257	48,010
Marketing & Grants	34,266	34,266	34,759	35,262	35,262
Nuisances	115,533	119,516	121,809	124,147	126,532
Parish Forums	1,561	1,561	1,561	1,561	1,561
Planning	395,659	374,385	380,760	387,263	393,896
Public Relations	124,682	129,049	131,562	134,126	136,741
Recycling	1,649,812	3,122,002	3,181,842	3,321,369	3,462,050
Refuse Collection	1,850,473	1,541,916	1,572,754	1,604,209	1,636,293
Street Cleansing	1,082,792	1,470,033	1,499,434	1,529,423	1,560,011
Street Naming & Numbering	33,279	34,203	34,735	35,277	35,831
Travellers Sites	0	0	0	0	0
	6,842,567	8,584,968	8,952,733	9,011,636	9,249,558
Finance & Assets					
Asset Management	153,442	153,442	153,442	153,442	153,442
Award Ditches	11,468	11,697	11,931	12,170	12,413
Civic Relations	18,721	19,091	19,383	19,681	19,985
Climate Change	100,000	103,527	103,597	105,605	107,717
Closed Churchyards	37,777	38,533	39,304	40,090	40,892
Community Transport	15,000	15,000	15,000	15,000	15,000
Corp. Man. Policy Research / Review	245,497	251,354	257,334	263,458	269,730
Council Tax Collection Costs	614,713	625,991	644,561	657,329	670,353
Data Management	175,648	175,648	178,337	181,080	183,878
Depot	-76,499	-76,530	-78,081	-79,663	-81,277
Economic Development	32,486	-60,280	-55,646	-50,917	-46,095
Enterprise Zone Business Rates	610,816	610,816	610,816	610,816	610,816
Finance	359,950	378,476	385,906	393,485	401,215
General Gang	99,947	102,841	104,507	106,206	107,939
Health & Safety (Work)	28,784	28,784	28,784	28,784	28,784
Housing Benefits	518,819	573,991	596,669	609,752	623,096
Housing Strategy	207,243	218,010	225,070	232,272	239,617
Human Resources (including training)	287,498	293,014	296,223	299,497	302,836
Information Technology	1,136,674	1,186,481	1,204,706	1,223,343	1,243,634
Interest & Financial Transactions	-994,055	-663,869	-440,354	-244,041	-240,813
Internal Audit	88,568	89,548	91,771	94,050	96,386
Land Charges Admin	-29,917	-30,492	-32,031	-33,601	-35,202
Legal Services	189,832	195,723	199,114	202,573	206,101
Local Elections	25,000	25,000	25,000	25,000	25,000
Local Plans	229,069	231,990	236,213	239,922	244,317
Management Team	725,349	751,232	766,157	781,381	796,910
Markets	0	0	0	0	0
Member & Committee Support	711,686	731,081	756,889	759,242	773,882
Misc. Financial Services	556,098	199,165	-344,126	-375,397	-304,896
Miscellaneous Properties	-53,487	-54,229	-58,486	-59,258	-60,046
NNDR Collection Costs	61,973	63,525	68,467	71,865	75,331
Out Of Hours Service	14,000	14,504	14,794	15,090	15,392
Parking of Vehicles	47,544	41,814	45,612	49,488	53,440
Parks and Open Spaces	509,711	523,479	537,521	551,844	566,454
Payroll	133,939	123,540	125,872	128,250	130,677
Public Conveniences	213,197	218,489	221,805	225,189	228,638
Registration of Electors	50,644	50,644	50,644	50,644	50,644
Reprographics	159,263	185,918	188,412	190,955	193,548
Office Accommodation	618,884	631,349	641,950	652,763	663,791
Sport & Recreation Admin	133,772	130,864	132,989	135,156	137,368
	7,969,054	8,109,161	7,970,056	8,282,545	8,520,897
Total	14,811,621	16,694,129	16,922,789	17,294,181	17,770,455

Title: Finance Report

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Ian Smith, Director, Finance

Report No: AA70

Contact Officer: Jude Anthony, Finance

jude.anthony@eastcambs.gov.uk (01353) 616470 Room 104. The Grange, Ely

1.0 Issue

1.1 This report provides Members with budget monitoring information for services under the Finance & Assets Committee and then, as part of its corporate remit, for the Council as a whole.

2.0 Recommendations

2.1 Members are requested to note:

- This Committee has a projected year-end underspend of £21,000 when compared to its approved revenue budget of £7,969,054.
- that overall, the Council has a projected year-end underspend of £331,000 when compared to its approved revenue budget of £19,249,383.
- that the overall position for the Council on Capital is a projected outturn of £15,970,684, which is an overspend of £1,200,000 when compared to the revised budget.
- the Treasury Management update report in Appendix 5.

2.2 Members are asked to approve the introduction of an additional fee in Planning as detailed in paragraphs 3.9 and 3.10 of the report.

3.0 Budget Monitoring

3.1 Under Financial Regulations, each policy committee is required to consider projections of financial performance against both its revenue and capital budget on a quarterly basis, with this Committee further considering the overall Council position.

3.2 This is the first report for the 2025/26 financial year, and details actual expenditure incurred, and income received as of 30th June 2025, and projections as to the year-end position at this time.

Revenue

- 3.3 Appendix 1 details the overall revenue position for both this Committee and the Council overall. In Appendix 1, the budget lines under the stewardship of this Committee and the funding lines are shown in detail, with the Operational Services Committee position shown in summary.
- 3.4 The detailed revenue position for the Operational Services Committee is shown in Appendix 2. There is currently one forecast year-end variance, that being for Licencing and relates to additional income due to work in relation to Restricted Private Hire Licences.
- 3.5 With regard to the Finance & Assets Committee, the significant variances of actual spend compared to profiled budgeted spend at the end of June 2025, where no variance is forecast at year-end, are detailed in the table below:

Service	Variance	Explanation
Climate Change	(£121,313)	Grant income from the Combined Authority for biodiversity studies has been received in advance of spend.
Corporate Management	(£324,381)	Accruals for External Audit for 2022/23, 2023/24 and 2024/25 remain unpaid. This also includes a grant from MHCLG towards meeting the cost of these audit fees.
Cost of other Elections	£167,112	Expenditure in relation to external elections will be recovered during the year.
Economic Development	£689,623	Grant claimed for 2024/25 expenditure remains outstanding from the Combined Authority for various projects. [It should be noted that these have started to be received in the second quarter.]
Interest & Financial Transactions	£124,238	Interest for fixed term deposits is received at the end of the term, and so income received in the first quarter is lower than that actually earned in the period. Accruals will be raised at year-end, which are forecast to result in a balanced position.
Land Charges Admin	(£32,781)	Roll forward of MHCLG grant into 2025/26 – ring-fenced expenditure rules apply.

Local Elections	(£71,291)	Roll forward of MHCLG grant into 2025/26 – ring-fenced expenditure rules apply.
Local Plans	(£163,373)	Roll forward of Government Grant to support the development of Neighbourhood Plans.
Parking of Vehicles	(£16,684)	Increase in parking income in the first quarter.
Parks & Gardens	£33,419	Section 106 funding will be transferred at the end of the year to match expenditure.
Registration of Electors	(£22,642)	Roll forward of grant income from 2024/25 will be used to fund work in the current year.
Sport & Recreation	(£33,474)	Roll forward of unspent grant for Healthy You and Older Adults exercise programme.

- 3.6 The total forecast year-end underspend for Committee and the funding lines is £301,000. This covers a number of service areas, explanations for which are detailed in the table below:

Service	Variance	Explanation
General Gang	(£10,000)	Savings from a staff vacancy in the first quarter of the year.
Housing Benefits	£60,000	The budget was built on 2024/25 figures (the most recently available at the time), and the revised forecast is now based on 2025/26 expenditure forecasts.
Housing Strategic	(£32,000)	There were staff vacancies in the Housing Strategic team in the first quarter.
Legal Services	(£24,000)	Savings from staff vacancies in the first quarter.
Member & Committee Support	(£15,000)	A vacancy in the team in the first quarter has resulted in an underspend.
Internal Drainage Boards	(£163,000)	The Internal Drainage Boards prepare their budgets at the same time as the Council, so assumptions are made as to the actual levy to be charged. The

		forecast reflects the payments due, but more significantly, additional Government Grant received to meet the sharp increase in levy costs. (The grant announcement was only made in July 2025, and only a selected few councils are allocated funding, so while budget provision was built into the budget, a prudent approach was taken to the value of our contribution.)
Business Rates	(£117,000)	The rules with Renewable Energy receipts are that any over collection in year is credited to the accounts in the following year. The underspend being recorded reflects additional receipts in 2024/25.

Capital

- 3.7 The Council's revised capital budget stands at £14,770,684; including £1,553,906 of slippage brought forward from 2024/25.
- 3.8 The Council's outturn position is forecast to be £15,970,684, an overspend of £1,200,000. This forecast relates to East Cambs Trading Company (ECTC) borrowing, where ECTC's latest cash flow forecast details that they will require to borrow £2.7 million in this financial year, as opposed to the revised budget of £1.5 million.

Planning Charges

- 3.9 Planning wish to introduce a further charge into their schedule for pre-application advice in relation to whether or not planning permission is actually required. It has been noted that a number of requests are made to duty officers or have come via requests to drop a kerb (for example) with the County Council, where confirmation is required from the Council that formal planning permission is not required. It is possible to apply for a certificate of lawful development to find out this information, but this is a lengthy and often over formal process. It is therefore proposed, in line with a number of other local authorities, to bring in a charge to do this informally.
- 3.10 It is proposed that the charge should be £75 with a limit of one hour of officer time. This is in line with the current charging schedule for such levels of requests with respect to an hourly rate. This will allow customers to avoid the need for a full pre-app or to apply for a certificate where more basic information is required. The website would be updated accordingly.

4.0 Treasury Management

- 4.1 Under revised Treasury Management requirements as first introduced in 2023/24 and detailed in the CIPFA (Chartered Institute of Public Finance and Accountancy) Code of Practice for Treasury Management 2021, councils are required to report their treasury management activity on a quarterly basis. While the Strategy, mid-

year review and Year-end reports need to go to Full Council for approval, the reports at the end of quarter one and three only need to go to Committee for noting. These reports will therefore be included as part of this Finance Report at the end of these quarters.

- 4.2 The treasury management update report is included as Appendix 5, which details that the Council had cash holdings of £32,153,183 at the end of June 2025 and had received interest on its cash investments during the first quarter of £117,381. This is in line with the forecast in the budget.
- 4.3 To note, the economic update in the report reflects the position at the end of June 2025.

5.0 Arguments/Conclusions

- 5.1 The current forecast net revenue expenditure for the Council is a £331,000 underspend compared to the approved budget.

6.0 Additional Implications Assessment

- 6.1 In the table below, please put Yes or No in each box:

Financial Implications Yes	Legal Implications No	Human Resources (HR) Implications No
Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No

- 6.2 Financial Implications

The forecast underspend reported in this report will be added to the Council's Surplus Savings Reserve and will become available to balance the budget in future years.

7.0 Appendices

Appendix 1 – Summary Budget Monitoring Report – 30th June 2025

Appendix 2 – Operational Services Budget Monitoring Report – 30th June 2025

Appendix 3 – Capital Budget Monitoring Report – 30th June 2025

Appendix 4 – Reserve Balances – 30th June 2025

Appendix 5 – Treasury Management update – 30th June 2025

8.0 Background Documents

Council Budget approved by Full Council on the 25th February 2025

Finance & Assets Committee - Budget Monitoring Report - 30th June 2025

Revenue	Total Budget 2025-26	Profiled Budget to 30th June 2025	Actual to 30th June 2025	Variance	Forecast Outturn	Variance between Total Budget & Forecast Outturn
						£
	£	£	£	£	£	£
Asset Management	153,442	-.-	(322)	(322)	153,442	
Award Ditches	11,468	2,867	3,711	844	11,468	
Civic Relations	18,721	4,677	2,280	(2,397)	18,721	
Climate Change	100,000	24,494	(96,819)	(121,313)	100,000	
Closed Churchyards	37,777	9,444	8,693	(751)	37,777	
Community Safety	-.-	-.-	-.-	-.-	-.-	
Community Transport	15,000	-.-	-.-	-.-	15,000	
Corp. Man. Policy Research / Review	245,497	33,843	(290,538)	(324,381)	245,497	
Cost of Other Elections	-.-	-.-	167,112	167,112	-.-	
Council Tax Collection costs	614,713	146,360	151,591	5,231	614,713	
Crematorium	-.-	-.-	2,935	2,935	-.-	
Data Management	175,648	32,843	33,188	345	175,648	
Depot	(76,499)	24,897	24,897	-.-	(76,499)	
Economic Development	32,486	25,824	715,447	689,623	32,486	
Enterprise Zone Business Rates	610,816	-.-	-.-	-.-	610,816	
Finance	359,950	79,697	83,274	3,577	359,950	
General Gang	99,947	24,736	11,369	(13,367)	89,947	(10,000)
Health & Safety (Work)	28,784	7,196	4,303	(2,893)	28,784	
Housing Benefits	518,819	129,705	604,356	474,651	578,819	60,000
Housing Strategic	207,243	25,044	140,668	115,624	175,243	(32,000)
Human Resources (including Training)	287,498	62,809	69,690	6,881	287,498	
Information Technology	1,136,674	659,793	652,692	(7,101)	1,136,674	
Interest & Financial Transactions	(994,055)	(196,933)	(72,695)	124,238	(994,055)	
Internal Audit	88,568	738	-.-	(738)	88,568	
Land Charges Admin	(29,917)	(18,991)	(51,772)	(32,781)	(29,917)	
Legal Services	189,832	47,458	25,490	(21,968)	165,832	(24,000)
Local Elections	25,000	6,250	(65,041)	(71,291)	25,000	
Local Plans	229,069	54,617	(108,756)	(163,373)	229,069	
Management Team	725,349	210,878	213,412	2,534	725,349	
Ely Markets	-.-	(23,773)	(23,773)	-.-	-.-	
Member & Committee Support	711,686	177,869	156,024	(21,845)	696,686	(15,000)
Miscellaneous Properties	(47,367)	(63)	(8,390)	(8,327)	(47,367)	
Misc Finance	556,098	(52,022)	(46,367)	5,655	556,098	
NNDR Collection Costs	61,973	41,108	40,343	(765)	61,973	
Office Accommodation	618,884	279,311	276,193	(3,118)	618,884	
Out Of Hours call out Service	14,000	3,500	1,890	(1,610)	14,000	
Parking Of Vehicles	47,544	86,569	69,885	(16,684)	47,544	
Parks And Gardens Team	509,711	155,971	189,390	33,419	509,711	
Payroll	133,939	72,852	75,021	2,169	133,939	
Public Conveniences	213,197	49,654	46,371	(3,283)	213,197	
Refuse Collection	-.-	21,968	21,968	-.-	-.-	
Registration of Electors	50,644	11,161	(11,481)	(22,642)	50,644	
Reprographics	159,263	50,808	51,748	940	159,263	
Sport & Recreation Admin	127,652	(9,223)	(42,697)	(33,474)	127,652	
Finance & Assets Committee Total	7,969,054	2,263,936	3,025,290	761,354	7,948,054	(21,000)
Operational Services Committee	6,842,567	1,228,062	(425,980)	(1,654,042)	6,812,567	(30,000)
Other Spend						
Parish Precepts	3,596,232	1,798,116	1,792,116	(6,000)	3,586,232	(10,000)
Internal Drainage Boards	801,368	400,684	357,388	(43,296)	638,368	(163,000)
Movement in Corporate Reserves	40,162	-.-	-.-	-.-	40,162	
Revenue Budget Total	19,249,383	5,690,798	4,748,814	(941,984)	19,025,383	(224,000)
Funding						
Council Tax	(8,310,874)	-.-	-.-	-.-	(8,300,874)	10,000
Revenue Support Grant	(125,690)	(31,423)	(22,624)	8,799	(125,690)	-.-
Business Rates	(7,647,071)	(152,704)	-.-	152,704	(7,764,071)	(117,000)
Other Government Grants (NHB / RSG etc.)	(1,352,853)	(338,213)	(338,214)	(1)	(1,352,853)	-.-
Budgeted draw from Surplus Savings Reserve	(1,812,895)	-.-	-.-	-.-	(1,812,895)	-.-
	(19,249,383)	(522,340)	(360,838)	161,502	(19,356,383)	(107,000)
Revenue Total	-.-	5,168,458	4,387,976	(780,482)	(331,000)	(331,000)

Operational Services Committee - Budget Monitoring Report - June 2025

Revenue	Total Budget 2025-26	Profiled Budget to 30 June 2025	Actual to 30 June 2025	Variance	Forecast Outturn	Variance between Total Budget & Projected Outturn
						£
Building Regulations	36,436	(2,449)	16,629	19,078	36,436	
CIL	---	---	(1,379,575)	(1,379,575)	---	
Community Projects & Grants	206,095	28,247	33,148	4,901	206,095	
Community Safety	64,358	30,236	17,089	(13,147)	64,358	
Cons. Area & Listed Buildings	74,808	18,702	19,773	1,071	74,808	
Crematorium	---	---	---	---	---	
Customer Services	665,279	162,460	158,961	(3,499)	665,279	
Dog Warden Scheme	50,553	12,570	5,793	(6,777)	50,553	
Emergency Planning	32,148	12,508	16,820	4,312	32,148	
Environmental	52,087	13,022	22,513	9,491	52,087	
Environmental Health	620,980	155,366	133,862	(21,504)	620,980	
Care & Repair	(98,842)	(9,231)	122,806	132,037	(98,842)	
Homelessness	326,611	(564,921)	(560,177)	4,744	326,611	
Leisure Centre	(502,043)	---	157	157	(502,043)	
Licencing	26,040	6,510	(134,789)	(141,299)	(3,960)	(30,000)
Marketing & Grants	34,266	6,167	(5,730)	(11,897)	34,266	
Parish Forums	1,561	390	---	(390)	1,561	
Nuisances	115,533	28,883	27,009	(1,874)	115,533	
Pest Control	---	---	2,926	2,926	---	
Planning	395,659	198,216	(29,495)	(227,711)	395,659	
Public Relations	124,682	31,171	29,577	(1,594)	124,682	
Recycling	1,649,812	424,249	415,412	(8,837)	1,649,812	
Refuse Collection	1,850,473	305,618	300,188	(5,430)	1,850,473	
Street Cleansing	1,082,792	360,698	360,302	(396)	1,082,792	
Street Naming & Numbering	33,279	2,678	14	(2,664)	33,279	
Travellers Sites	---	6,874	807	(6,067)	---	
Revenue Total	6,842,567	1,227,964	(425,980)	(1,653,944)	6,812,567	(30,000)

Capital Monitoring 2025/26

Capital	Published Budget 2025-26 £	Slippage from 2024-25 £	Additions £	Revised Budget 2025-26 £	Actual at 30th June 2025 £	Forecast Outturn £	Variance between Revised Budget & Forecast Outturn £
<u>OPERATIONAL SERVICES</u>							
Conservation Area Schemes - 2nd round		27,506		27,506		27,506	
Refuse & Cleansing Vehicles	1,964,000	623,620		2,587,620	421,000	2,587,620	
Waste - Wheelied Bins	1,040,000			1,040,000	18,148	1,040,000	
Food Waste Caddies	280,256			280,256		280,256	
Mandatory Disabled Facilities Grants	697,299	520,505		1,217,804	112,070	1,217,804	
Empty Properties, Discretionary DFGs, Minor Works, Home Repair Asst.	75,000			75,000	5,790	75,000	
Bereavement Centre	7,560,223	1,342		7,561,565	141,343	7,561,565	
Leisure Centre				0		0	
Operational Services Total	11,616,778	1,172,973	0	12,789,751	698,351	12,789,751	0
<u>FINANCE & ASSETS</u>							
Solar Panels on Council Buildings		100,100		100,100		100,100	
Depot		280,833		280,833		280,833	
Vehicle Etc. Replacements	100,000			100,000	21,908	100,000	
New Loan Agreement with ECTC	1,500,000			1,500,000	425,000	2,700,000	
Finance & Assets Total	1,600,000	380,933	0	1,980,933	446,908	3,180,933	1,200,000
Total	13,216,778	1,553,906	0	14,770,684	1,145,259	15,970,684	1,200,000

SOURCES OF FINANCING	Published Budget 2025-26 £	Slippage from 2024-25 £	Additions £	Revised Budget 2025-26 £	Forecast Outturn £	Variances £
Operational Services						
Government Grants (DFG)	602,678	520,505		1,123,183	1,123,183	
Government Grants (Food Waste)	894,056	0		894,056	894,056	
Capital Receipts	209,621	27,506		237,127	237,127	
Borrowing	1,850,200	623,620		2,473,820	2,473,820	
Section 106 / CIL	8,060,223	1,342		8,061,565	8,061,565	
Operational Services Total	11,616,778	1,172,973	0	12,789,751	12,789,751	0
Finance & Assets						
Revenue Contributions	0	0		0	0	
Capital Receipts	0	100,100		100,100	100,100	
Section 106 / CIL	100,000	0		100,000	100,000	
Borrowing	1,500,000	280,833		1,780,833	2,980,833	1,200,000
Finance & Assets Total	1,600,000	380,933	0	1,980,933	3,180,933	1,200,000
Capital Funding Total	13,216,778	1,553,906	0	14,770,684	15,970,684	1,200,000

Capital Resources Forecast	Published Budget 2025-26 £	Slippage from 2024-25 £	Additions £	Revised Budget 2025-26 £	Forecast Outturn £	Variances £
Balance Brought Forward	1,498,475	260,173		1,758,648	1,758,648	
Add receipts from Sales of Assets	50,000			50,000	50,000	
Less Capital Receipts Applied	(209,621)	(127,606)		(337,227)	(337,227)	0
Capital Reserves Carried Forward	1,338,854	132,567	0	1,471,421	1,471,421	0

Borrowing	Published Budget 2025-26 £	Slippage from 2024-25 £	Additions £	Revised Budget 2025-26 £	Forecast Outturn £	Variances £
Balance Brought Forward	10,276,638	(79,453)		10,197,185	10,197,185	
Less MRP Applied	(685,622)			(685,622)	(685,622)	
Repayment from ECTC	(1,900,000)			(1,900,000)	(2,500,000)	(600,000)
Add additional Borrowing Applied	3,350,200	904,453		4,254,653	5,454,653	1,200,000
Borrowing Carried Forward	11,041,216	825,000	0	11,866,216	12,466,216	600,000

Reserve Accounts

Description	2025/26			
	Opening Balance 1 April	Transfers to Reserve	Contributions from Reserve	Forecast Balance 31 March
	£	£	£	£
District Elections	50,397	25,000		75,397
Housing Conditions Survey	35,000	5,000		40,000
Change Management	0			0
Major Project Development	100,000			100,000
Surplus Savings Reserve	10,229,244		(1,812,895)	8,416,349
Vehicle Replacements	74,240			74,240
Sports Facilities Funding Reserve	58,000			58,000
IT	160,000	60,000	(73,345)	146,655
CIL Admin	206,621	70,000	(100,000)	176,621
Asset Management	96,441			96,441
Community Fund Reserves	18,207			18,207
Housing	69,926			69,926
Historical Homelessness Grant	742,431		(143,268)	599,163
Affordable Housing	97,526			97,526
General Fund Balance	1,385,852	40,162		1,426,014
Commercial Invest to Save	20,000			20,000
CLT Grant Applications	20,000			20,000
Travellers' Sites	0	35,722		35,722
Enterprise Zone NNDR	1,234,540	305,408	(83,249)	1,456,699
Growth and Infrastructure Fund	2,522,015			2,522,015
Exceptional Hardship Fund	6,939			6,939
Community Transport	125,281			125,281
Climate Change	88,229			88,229
Other				
CIL	12,947,370	400,000	(7,560,223)	5,787,147
Section 106 Agreements	4,722,039		(500,000)	4,222,039
Internal Borrowing	(10,197,185)	(5,454,653)	3,185,622	(12,466,216)
Total Reserves	24,813,113	(4,513,361)	(7,087,358)	13,212,394
Total Reserves	17,340,889	541,292	(2,212,757)	15,669,424
General Fund	1,385,852	40,162	0	1,426,014
Earmarked Reserves	15,955,037	501,130	(2,212,757)	14,243,410

Treasury Management Update

Quarterly Report

30TH JUNE 2025

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Treasury Management Update

Quarter Ended 30th June 2025

The CIPFA (Chartered Institute of Public Finance and Accountancy) Code of Practice for Treasury Management 2021 recommends that members be updated on treasury management activities at least quarterly. This report, therefore, ensures this Council is implementing best practice in accordance with the Code.

1. Economics update

- The first quarter of 2025/26 (1st April to 30th June) saw:
 - A 0.3% m/m fall in real GDP in April – the first fall since October 2024
 - The 3m^{yy} rate of average earnings growth excluding bonuses fall from 5.5% to 5.2% in May
 - Core CPI inflation ease from 3.8% in April to 3.5% in May as temporary Easter-related effects faded
 - The Bank of England cut interest rates from 4.50% to 4.25% in May, holding them steady in June
 - The 10-year gilt yield fluctuate between 4.4% and 4.8%, and end the quarter at 4.50%
- The 0.3% m/m fall in real GDP in April was the first fall since October 2024 and the largest fall since October 2023. This is a significant shift from the 0.7% q/q rise in Q1 2025, probably as a result of the boosts from net exports and business investment unwinding. The decline in exports was mostly due to a reversal of US tariff front-running with export values to the US falling by 31% m/m after rising 34% in total in the five months to February. April's GDP figures also showed manufacturing output falling by 0.9% m/m along with the domestic economy showing signs of weakness in April. Despite construction output growing by 0.9% m/m, services output declined by 0.4% m/m, reversing all of March's 0.4% m/m rise. This weakness in services likely reflects higher labour costs from April's rise in National Insurance Contributions for employers. May's GDP may have fallen a bit further as the boosts in Q1 continued to unwind. Overall, GDP in Q2 is likely to have flatlined and the economy will probably be hindered by subdued overseas demand and domestic businesses cutting spending given a rise in costs due to April's increase in taxes. The Bank of England expects growth in 2025 to be around 0.8%.
- Despite the rise in the composite Purchasing Managers Index (PMI) from 50.3 in May to 50.7 in June, it is still below its level in March, prior to the rise in business taxes and Trump's Liberation Day tariffs. This rise was driven by increases in both the services and manufacturing output balances. Although the services PMI rose from 50.9 to 51.3, that is consistent with non-retail services output growth slowing from 0.5% 3m/3m in April to 0.3% 3m/3m in June.
- The sharp 2.7% m/m drop back in retail sales volumes in May adds to other evidence that the burst of economic growth in Q1 is over. The weakness was widespread with sales falling in all seven of the major categories. This decline was partly due to the unwinding of the previous boost from April's unusually warm and dry weather along with inflationary pressures prompting consumers to cut back. The latter would be a more persistent drag on retail spending. Looking ahead, the rise in the GfK measure of consumer confidence from -20 in May to -18 in June is consistent with the annual rate of real retail sales growth accelerating from -1.3% in May to around +0.5%.

- While the £17.7bn of public sector borrowing in May was higher than the Office of Budget responsibility (OBR) forecast of £17.1bn, borrowing was £2.9bn below the OBR's forecast in the first two months of the 2025/26 fiscal year. The current budget deficit was £12.8bn in May, a touch below the OBR's forecast of £13.0bn. Within that, government spending surprised to the downside. Central government expenditure was £0.5bn lower than the OBR's forecast in May, leaving it £1.6bn lower in April and May combined. That has been largely driven by debt interest payments, which were £1.1bn below the OBR's forecast in May. But if the rises in gilt yields since the Spring Statement in March are sustained, the OBR will revise up its forecast for debt interest payments in the years ahead. That of itself would knock £1.0bn off the Chancellor's £9.9bn of headroom against her fiscal mandate and the subsequent Government U-turns on benefit and welfare spending and higher borrowing costs may mean to maintain her current £9.9bn buffer, Reeves has to raise upwards of £13bn later this year. And with the gilt market sensitive to significant increases in borrowing, all this means substantial tax rises are looking very likely.
- The weakening in the jobs market is gathering pace. May's 109,000 m/m fall in the PAYE measure of employment was the largest decline (barring the pandemic) since the data began and the seventh in as many months. The monthly change was revised lower in five of the previous seven months too, with April's 33,000 fall revised down to a 55,000 drop. Overall, the payroll measure of employment has now fallen by 276,000 since the announcement of the rise in payroll taxes and the minimum wage in the October Budget. The job vacancies data also portrays a rapidly weakening labour market. The number of job vacancies is now falling a bit faster, dropping from 760,000 in the three months to April to 736,000 in May. Capital Economics' seasonally adjusted measure of single-month vacancies declined sharply from 763,000 in April to 713,000 in May.
- A looser labour market is driving softer wage pressures. The 3m/yy rate of average earnings growth excluding bonuses fell from 5.5% to 5.2% in May. The rate for the private sector slipped from 5.5% to 5.1%, putting it on track to undershoot the Bank of England's Q2 forecast of 5.2%. And after rising in April as the 6.7% rise in the minimum wage took effect, the timelier PAYE median earnings measure fell back from 6.2% y/y in April to 5.8% in May. Softer wage growth is feeding through to lower services inflation, pointing to a slowdown from 4.7% in May to around 3.0% by the end of the year.
- CPI inflation fell slightly from 3.5% in April to 3.4% in May – close to consensus. The sharp falls in services inflation from 5.4% to 4.7% and in core inflation from 3.8% to 3.5% confirmed that the previous month's jumps partly reflected an Easter-related blip. Services inflation is expected to continue to fall as wage growth slows, supporting a view that CPI inflation will fall close to 2.0% by the start of 2027. An upside risk, however, in the near term is that higher oil/gas and food prices could trigger another bout of second-round effects on wages and inflation expectations, meaning CPI inflation stays above 3.0% for longer and causes the Bank to shift to an even slower rate cutting path. CPI is expected to peak at 3.8% in September.
- The yield on the 10-year gilt moved sideways in the second quarter of 2025. After rising from 4.4% in early April to 4.8% in mid-April following wider global bond market volatility stemming from the "Liberation Day" tariff announcement, gilt yields eased back as trade tensions began to de-escalate. By the end of April, the 10-year gilt yield had returned to 4.4%. In May, concerns about stickier inflation and shifting expectations about the path for interest rates led to another rise, with the 10-year gilt yield fluctuating between 4.6% and 4.75% for most of May. Thereafter, as trade tensions continued to ease and markets increasingly began to price in looser monetary policy, the 10-year yield edged lower, and ended Q2 at 4.50%. We expect this trend to continue over the next year. However, it is more difficult to be confident that the longer part of the curve will also see falls in yields, although that is still our central case, as that part of the curve is increasingly held by transient investors, such as foreign investors and hedge funds. Pension funds and insurance companies have more appetite in the short to medium part of the curve nowadays.

The FTSE 100 fell sharply following the “Liberation Day” tariff announcement, dropping by more than 10% in the first week of April - from 8,634 on 1st April to 7,702 on 7th April. However, the de-escalation of the trade war coupled with strong corporate earnings led to a rapid rebound starting in late April. As a result, the FTSE 100 closed Q2 at 8,761, around 2% higher than its value at the end of Q1 and more than 7% above its level at the start of 2025.

MPC meetings: 8th May & 19th June 2025

- There were two Monetary Policy Committee (MPC) meetings this quarter. In May, the Committee cut Bank Rate from 4.50% to 4.25%, while in June policy was left unchanged. In June's vote, three MPC members (Dhingra, Ramsden and Taylor) voted for an immediate cut to 4.00%, citing loosening labour market conditions. The other six members were more cautious, as they highlighted the need to monitor for “signs of weak demand”, “supply-side constraints” and higher “inflation expectations”, mainly from food prices rising. By repeating the well-used phrase “gradual and careful”, the MPC continued to suggest that rates will be reduced further.
- At the start of June, amid escalating tensions between Israel and Iran, oil prices surged to over \$75 per barrel. However, following a ceasefire agreement near the end of the month, oil prices eased back to levels prior to the conflict. Given the drop back in energy prices and the relatively muted reaction to fears of a ceasefire violation, along with a large drop in the services PMI output prices balance, our central view is that once inflation begins to trend downwards in the final months of 2025, Bank Rate reductions can begin again from November (pause in August as inflation remains close to its peak), falling to a low of 3.5% in May 2026. However, if the conflict in the Middle East were to result in higher energy prices and/or domestic inflationary pressures grow stronger, there is a risk the Bank of England may skip cutting rates further.

2. Interest rate forecasts

The Council has appointed MUFG Corporate Markets as its treasury advisors and part of their service is to assist the Council to formulate a view on interest rates. The PWLB rate forecasts below are based on the Certainty Rate (the standard rate minus 20 bps) which has been accessible to most authorities since 1st November 2012. For Housing Revenue Account authorities, the lower Housing Revenue Account (HRA) PWLB rate has also been available since 15 June 2023 (standard rate minus 60 bps) but is available for HRA borrowing only.

The latest forecast was provided on 10th February:

MUFG Corporate Markets Interest Rate View 10.02.25		Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Dec-26	Mar-27	Jun-27	Sep-27	Dec-27	Mar-28
BANK RATE		4.50	4.25	4.25	4.00	3.75	3.75	3.75	3.50	3.50	3.50	3.50	3.50	3.50
3 month ave earnings		4.50	4.30	4.30	4.00	3.80	3.80	3.50	3.50	3.50	3.50	3.50	3.50	3.50
6 month ave earnings		4.40	4.20	4.20	3.90	3.70	3.70	3.50	3.50	3.50	3.50	3.50	3.50	3.50
12 month ave earnings		4.40	4.20	4.20	3.90	3.70	3.70	3.50	3.50	3.50	3.50	3.50	3.50	3.60
5 yr PWLB		5.00	4.90	4.80	4.70	4.60	4.50	4.40	4.40	4.30	4.20	4.20	4.10	4.00
10 yr PWLB		5.30	5.20	5.10	5.00	4.90	4.80	4.70	4.70	4.60	4.50	4.50	4.40	4.40
25 yr PWLB		5.80	5.70	5.60	5.50	5.40	5.30	5.20	5.10	5.00	5.00	4.90	4.90	4.80
50 yr PWLB		5.50	5.40	5.30	5.20	5.10	5.00	4.90	4.80	4.70	4.70	4.60	4.60	4.50

- Money market yield forecasts are based on expected average earnings by local authorities for 3 to 12 months.
- The MUFG Corporate Markets forecast for average earnings are averages i.e., rates offered by individual banks may differ significantly from these averages, reflecting their diverse needs for borrowing short-term cash at any one point in time.

The forecast has proved robust over the period since February, setting out a central view that short and long-dated interest rates will start to fall once it is evident that the Bank of England has been successful in squeezing excess inflation out of the economy, despite a backdrop of stubborn inflationary factors. Nonetheless, the longer dated part of the forecast also reflects the increased level of Government borrowing over the term of the current Parliament and the weakness in the public

finances, with the Government struggling to deliver on the efficiencies detailed in the 30th of October Budget.

Moreover, there is still on-going debate as to when, and if, the Government's policies will lead to a material uptick in growth given their reliance on the logistics of fast-tracking planning permissions, identifying sufficient skilled labour to undertake a resurgence in building, and an increase in the employee participation rate within the economy.

Overall, our central view is that monetary policy is sufficiently tight at present to cater for some further moderate loosening, the extent of which, however, will continue to be data dependent. We forecast the next reduction in Bank Rate to be made in November and for a pattern to evolve whereby rate cuts are made quarterly and in keeping with the release of the Bank's Quarterly Monetary Policy Reports (February, May, August and November). Any movement below a 4% Bank Rate will, nonetheless, be very much dependent on inflation data releases in the coming months.

International factors could also impact the prospect for longer dated gilt yield falls. President Trump's "big, beautiful bill" has successfully made its way through the House of Representatives in July and given that it will signal a continued large budget deficit position in the US finances, any uptick in Treasury yields will likely impact other developed economies markets too. There will also be a keen focus on whether US-driven tariff policies result in upward pressures on inflation.

3. Annual Investment Strategy

The Treasury Management Strategy Statement (TMSS) for 2025/26, which includes the Annual Investment Strategy, was approved by the Council on 25th February 2025. In accordance with the CIPFA Treasury Management Code of Practice, it sets out the Council's investment priorities as being:

- Security of capital
- Liquidity
- Yield

The Council will aim to achieve the optimum return (yield) on its investments commensurate with proper levels of security and liquidity, aligned with the Council's risk appetite. In the current economic climate, over and above keeping investments short-term to cover cash flow needs, there is a benefit to seeking out value available in periods up to 12 months with high credit rated financial institutions, using the MUFG Corporate Markets suggested creditworthiness approach, including a minimum sovereign credit rating and Credit Default Swap (CDS) overlay information. *(Amend if you use your own creditworthiness approach.)*

As shown by the charts below and the interest rate forecasts in section 2, investment rates have started to taper downwards during the first quarter of 2025/26 and are expected to fall back further if inflation falls through 2025 and 2026 and the MPC loosens monetary policy more substantially.

Creditworthiness

There have been few changes to credit ratings over the quarter under review. However, officers continue to closely monitor these, and other measures of creditworthiness to ensure that only appropriate counterparties are considered for investment purposes.

Investment counterparty criteria

The current investment counterparty criteria selection approved in the TMSS is meeting the requirement of the treasury management function.

CDS Prices

For UK and international banks, these have remained low, and prices are not misaligned with other creditworthiness indicators, such as credit ratings. **Nevertheless, it remains important to undertake continual monitoring of all aspects of risk and return.**

Investment balances

The average level of funds available for investment purposes during the quarter was **£36.877 million**. The level of funds available is mainly dependent on the timing of Council Tax and Business Rate receipts, precept payments, receipt of Government grants and progress on the capital programme. The Council currently holds significant funds relating to CIL and Section 106 agreements.

The Council has budgeted for investment returns of £919,443 in 2025/26. Performance for the year to date is slightly above target on a straight line approach, but with the expectation that, both interest rates and our cash holdings will both reduce during the remainder of the year (especially with the building of the bereavement centre) the yearend position is expected to come in line with the budget.

The list of investments held on 30th June 2025

	Value £	Interest Rate
NatWest Bank Current Account	101,813	2.75%
Money Market Funds – Blackrock	4,950,000	4.27%
Money Market Funds – Aberdeen Standard	5,000,000	4.30%
Standard Chartered Bank	6,000,000	4.57%
Lloyds Bank	5,000,000	4.25%
Santander UK	5,101,370	4.00%
SMBC Bank	6,000,000	4.35%
TOTAL	32,153,183	4.29%

Approved limits

Officers can confirm that the approved limits within the Annual Investment Strategy were not breached during the quarter ended 30th June 2025.

4. Borrowing

The Council had no external borrowing carried forward from 2024/24 and none was undertaken during the quarter ended 30th June 2025 and it is further anticipated that no external borrowing will be needed during the remainder of the financial year.

5. Compliance with Treasury and Prudential Limits

The prudential and treasury Indicators are shown in Appendix 1.

It is a statutory duty for the Council to determine and keep under review the affordable borrowing limits. During the quarter ended 30th June 2025, the Council has operated within the treasury and prudential indicators set out in the Council's Treasury Management Strategy Statement for 2025/26. The Director of Finance reports that no difficulties are envisaged for the current or future years in complying with these indicators.

All treasury management operations have also been conducted in full compliance with the Council's Treasury Management Practices.

APPENDIX 1: Prudential and Treasury Indicators for 2025-26 as of 30th June 2025

Treasury Indicators	Actual 30 th June 2025 £'000	Actual 31 st March 2025 £'000
Authorised limit for external debt	8,000	10,000
Operational boundary for external debt	0	0
Gross external debt	0	0
Investments	(32,153)	(32,288)
Net borrowing	(32,153)	(32,288)

Prudential Indicators	Forecast Yearend Position as of 30 th June 2025 £'000	Actual 31 st March 2025 £'000
Capital Financing Requirement (CFR) – Brought forward	10,197	10,652
Capital Expenditure funded from Borrowing	5,455	988
Minimum Revenue Provision & Repayment of Loan from ECTC	(3,186)	(1,443)
Annual change in CFR	2,269	(455)
Capital Financing Requirement (CFR) – Carried forward	12,466	10,197

Title: East Cambridgeshire Local Council Tax Reduction Scheme (LCTRS) for 2026/27

Committee: Finance and Assets

Date: 25th September 2025

Author: Theresa Mann, Principal Billing, Benefits and Business Rates Manager

Report No: AA71

Contact Officer: Jude Anthony, Finance

jude.anthony@eastcambs.gov.uk phone: 01353 616470, Room 104, The Grange, Ely

1.0 Issue

- 1.1. Each year the Council is required to review its Local Council Tax Reduction Scheme (LCTRS). This report details the annual review of the Scheme and considers if any changes are needed to the Scheme for 2026/27.

2.0 Recommendations

- 2.1. Committee is asked to approve the annual review of the LCTRS and the recommendation that no changes are needed to the Scheme in 2026/27.

3.0 Background / Options

- 3.1. We are now in the thirteenth year of LCTRS, a locally set scheme that replaced the previous nationally set Council Tax Benefit (CTB) scheme from April 2013.
- 3.2. In 2013/14, the Council took advantage of a one-off Government grant that compensated in part for the reduction in Government funding for the Working Age scheme. This meant that the maximum LCTRS awarded was 91.5%.
- 3.3. For 2014/15 to 2017/18, the Council retained the original scheme, except that allowances and premiums (the amounts of income from state-administered benefits such as Jobseekers' Allowance) were increased in line with other benefits such as Housing Benefit.
- 3.4. For the 2018/19 scheme, the Council harmonised the scheme with DWP welfare reforms introduced for Housing Benefit and LCTRS for Pensioners and introduced closer links to Universal Credit data share for claims, thereby removing the requirement to make a separate claim.
- 3.5. For 2019/20, the Council made no changes to the scheme.
- 3.6. For 2020/21, the Council introduced a fluctuating earnings rule to the treatment of Universal Credit (UC). A weekly tolerance level of £15 (£65 monthly) was introduced to reduce the number of monthly reassessments impacting customers every time a revised Universal Credit notification is received.

- 3.7. For 2021/22, there were no changes implemented.
- 3.8. For 2022/23, there were four amendments made to the scheme. Reducing the capital threshold from £16,000 to £10,000 and abolishing tariff income for those with under £10,000. Applying a fixed rate non-dependent deduction of £7.40 per week. Streamlining the Council Tax Support application process by signposting customers to claim Universal Credit and Council Tax Support at the same time, and increasing the Universal Credit income variation rule from £65 to £100 each month.
- 3.9. For 2023/24 and 2024/25, the 8.5% minimum contribution scheme was retained for working-age residents with no changes.
- 3.10 For 2025/26, a change was made to the Scheme to enable cases to be reassessed where evidence has been obtained by the Fraud Team relating to DWP passported benefit in payment. Previously, the Scheme prevented the reassessment of LCTRS entitlement for passported cases where a Council Fraud investigation had been completed, unless the DWP had confirmed the case was also under investigation with them. However, the DWP rarely confirm an investigation was underway which prevented the Council from re-assessing customers' LCTRS entitlement. The change continued the process of requesting the DWP to join the Council's investigations but to permit the Council, based on the evidence gathered, to re-assess LCTRS for those customers in receipt of passported benefit without the requirement for DWP confirming an investigation is in progress. The 91.5% Scheme was continued.

4.0 Arguments / Conclusions

- 4.1. No process changes are proposed for 2026/27, and the recommendation is to retain the current scheme with the 8.5% minimum contribution level.
- To ensure that the principle of everyone making at least a small contribution towards their Council Tax charge is maintained.
 - To maintain a level of Council Tax income to continue to provide funding for services at district and county level.
 - There is other support available for those on low incomes and impacted by the cost-of-living crisis within the Housing Team and those affected should also be signposting to maximise benefit take-up, reviewing discounts and exemptions and providing Exceptional Hardship Payments where there is a need.

5.0 Additional Implications Assessment

- 5.1 In the table below, please put Yes or No in each box:

Financial Implications Yes	Legal Implications No	Human Resources (HR) Implications No
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Equality Impact Assessment (EIA) No	Carbon Impact Assessment (CIA) No	Data Protection Impact Assessment (DPIA) No
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6.0 Appendices

None

7.0 Background Documents

None

TITLE: **Outside Bodies Update**

Committee: Finance & Assets Committee

Date: 25 September 2025

Author: Democratic Services & Elections Manager

Report No: AA72

Contact officer: Jane Webb, Democratic Services and Elections Manager & Deputy Monitoring Officer

jane.webb@eastcambs.gov.uk, 01353 616278, Room No. 214B, The Grange, Ely

1.0 ISSUES

- 1.1. To appoint representatives to the resurrected A10 Ely to A14 Improvements Scheme Working Group.
- 1.2. To re-add the A10 Ely to A14 Improvements Scheme Working Group to the Council's Outside Bodies list and appoint both Cllrs Alan Sharp and Bill Hunt to the Working Group.

2.0 RECOMMENDATION(S)

- 2.1. That the appointments of Cllrs Alan Sharp and Bill Hunt to the A10 Ely to A14 Improvements Scheme Working Group be noted.
- 2.2. That the A10 Ely to A14 Improvements Scheme Working Group be re-added to the Council's Outside Bodies list.

3.0 BACKGROUND/OPTIONS

- 3.1. The A10 Ely to A14 Improvements Scheme Working Group is a Member Working Group led by Cambridgeshire County Council.
- 3.2. The Working Group has been established for several years but has been on hiatus for the past 18 months. The Project Manager now intends to restart the meetings in the autumn.
- 3.3. As the Working Group had been inactive for 18 months, it was removed from the Outside Bodies List.
- 3.4. This report will enable the Working Group to be re-added to the Outside Bodies List with the appropriate representatives.
- 3.5. The Leader was approached for nominations, proposing both Cllrs Alan Sharp and Bill Hunt.

4.0 FINANCIAL IMPLICATIONS / EQUALITY IMPACT STATEMENT / CARBON IMPACT ASSESSMENT

Financial Implications	Legal Implications	Human Resources (HR) Implications
None	None	None
Equality Impact Assessment (EIA)	Carbon Impact Assessment (CIA)	Data Protection Impact Assessment (DPIA)
Not required	Not required	Not required

5.0 APPENDICES

None.

6.0 BACKGROUND DOCUMENTS

[Finance & Assets Decision List](#) - 3 July 2023

**LEAD OFFICER: Sally Bonnett, Director Community
Democratic Services and Elections Manager & Deputy Monitoring Officer: Jane Webb**

Thurs 27 November 2025	4:30pm
Chair's Announcements	Chair
Service Delivery Plans – 6-Month Performance Update	Service Leads
NERC Act s40A Biodiversity Report	Climate Change and Natural Environment Manager
Final Local Nature Recovery Strategy (LNRS)	Climate Change and Natural Environment Manager
Write-Off of Unrecoverable Debt (if any)	Director Finance and S151 Officer
Finance Report	Director Finance and S151 Officer
Q2 Budget Monitoring	Director Finance and S151 Officer
Treasury Management Update	Director Finance and S151 Officer
Assets Update	Open Spaces & Facilities Manager
Annual Infrastructure Funding Statement	Director Community
ECTC Half Yearly Report	Director Commercial
Actions Taken by the Chief Executive on the grounds of Urgency (if any)	DSO
Forward Agenda Plan	DSO
EXEMPT – ECTC Management Accounts	ECTC Finance Manager
Thurs 29 January 2026	4:30pm
Chair's Announcements	Chair
Write-Off of Unrecoverable Debt (if any)	Director Finance and S151 Officer
Assets Update	Open Spaces & Facilities Manager
2026/27 Annual Treasury Management Strategy MRP & AIS	Director Finance and S151 Officer
Q3 Budget Monitoring	Director Finance and S151 Officer
Revenue Budget 2026/27	Director Finance and S151 Officer
Actions Taken by the Chief Executive on the grounds of Urgency (if any)	DSO
Forward Agenda Plan	DSO
EXEMPT – Appointments, Transfers, Resignations	HR Manager
Thurs 26 March 2026	4:30pm
Chair's Announcements	Chair
Service Delivery Plans 2026/27	Service Leads
Write-Off of Unrecoverable Debt (if any)	Director Finance and S151 Officer
Assets Update	Open Spaces & Facilities Manager
Assets Management Plan 2026/27	Open Spaces & Facilities Manager
Annual Review RIPA Policies	Director Legal
ECTC Annual Business Plan 2026/27	ECTC Finance Manager
ECTC Management Accounts	ECTC Finance Manager
Actions Taken by the Chief Executive on the grounds of Urgency (if any)	DSO
Forward Agenda Plan	DSO

Notes:

1. Agenda items which are likely to be “urgent” and therefore not subject to call-in are marked *
2. Agenda items in italics are provisional items / possible items for future meetings.

